

**The Origins of a Non-Policy:
The Development of the Assumption
of a Housing Responsibility by the
Canadian Federal Government**

by

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THE ORIGINS OF A NON-POLICY;
THE DEVELOPMENT OF THE ASSUMPTION
OF A HOUSING RESPONSIBILITY BY THE
CANADIAN FEDERAL GOVERNMENT

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ABSTRACT

This thesis examines the critical role played by the federal government in housing. It concludes that this involvement is undertaken in the context of a "non-policy", more responsive to the appetites of powerful business interests for profit, than towards the shelter needs of Canadians. This tilt towards the private pursuit of profit, although not by any means unique to Canada, appears to be applied with far more single-mindedness than other industrialized, western states with similar traditions of relatively high living standards and democratic government. This pattern emerged strongly during the British colonial period and was carried through the critical era of rapid industrialization prior to the advent of the First World War. Part and parcel with it came a housing crisis as a result of rapidly rising rents and increased overcrowding. With the depression of 1913 having revealed the comfortable remedies of municipal boosterism and suburban sprawl as a cause rather than the solution to this crisis, attempts at solutions through municipal or limited dividend companies and by town planning began to become popular across the Dominion. However many of these efforts were suspended during the First World War despite the fact that housing conditions worsened due to wartime conditions. With the arri-

val of peace the threat of social unrest and the promptings of manufacturers, labour unions and veterans' associations finally prompted the federal government into action, but the housing scheme that was devised benefited only those in search of home ownership and was manipulated by corruption. With the revival of the residential construction industry in 1924, no further calls for government intervention in housing was heard till the industry's collapse during the great depression of the 1930's. This disaster did provoke a profound questioning of the prevailing marketplace ethos and as a result many social workers, architects, engineers, trade unions, manufacturers and construction companies advanced the then novel idea that housing conditions amenable to the needs of human life should be provided to all members of the community, irregardless of ability to pay, through government subsidized rents in municipal or limited dividend private projects. These views were supported by a special Parliamentary housing committee in 1935, but the actual federal housing legislation passed in this year bore no resemblance to their proposals. Instead joint loans by government and lending corporations for home ownership were arranged under the Dominion Housing Act, the government portion being lent at a subsidized rate of interest. The problem of providing healthier low rental accommodation was assigned to the Economic Council of Canada for further study.

The DHA of 1935 set the tone for future government hou-

sing programs. Even the promise of further study for low rental housing was never kept, as the proposed Economic Council never met. After the Second World War the revised NHA stimulated the mortgage market for the affluent, while efforts in providing rental housing for the less fortunate were restricted to subsidies for private projects and a miniscule public housing program. By the 1970's even more extensive subsidies were provided for home ownership, which helped to maintain inflated land prices and land developers' profits, problems that caused the initiation of these later schemes in the first place.

The federal government's role in housing has seen the growth of powerful land development corporations as a virtue, not a vice; the key to the solutions of housing problems was viewed as always dependent upon their being resolved by responsible businessmen and avoiding any dangerous "socialization" of a key capitalist institution, the housing industry.

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PREFACE

This thesis resembles a step on a personal odyssey as much as an academic inquiry. My interest in urban history emerged as the result of experiencing the all too concrete process of urban development, such as the destruction of cherished landmarks, neighbourhoods, valleys, orchards and vineyards. This seemed the work of some inevitable force, almost a side effect of progress, until further study revealed this not to be the result of haphazard decision making or economic and population growth but of a conscious effort to use government for the goal of turning the city into a machine for the maximization of land values and real estate transactions. Impressionistic evidence led to the conclusion, in the fashion of James Lorimer, that some dramatic departure in government policies after the Second World War, must have arisen to account for the plague of shopping centers, corporate suburbs, office towers, bulldozers and expressways that suddenly devoured the land. My committee wisely advised me that post-war suburban sprawl was too vast a topic to be dealt with adequately in a M.A. thesis, so I decided to focus instead on the development of federal housing policy. I soon found that the private values at work behind the form of Canadian cities was no post-war invention, but was a North American and especially Cana-

dian phenomena. However this pattern came under attack during the great depression, while at the same time the federal government intervened to inject new vigour into this dying, discredited system. Throughout my readings of this policy conflict, what became the most striking was the naive "realism" of influential federal policy makers such as W. C. Clark and David Mansur who almost religiously held to the belief that bigger makes better and that the assisted marketplace would magically create the best of all possible worlds. In contrast such unsuccessful critics as George Mooney and Eric Arthur appear as hardhead "idealists". They were aware that the human community is bled rather than sustained by ingenious efforts to fit the urban environment to the specifications of an efficient money making machine, recognizing that this mode ill suits the requirements for the full development of the potential of human life.

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Chapter One

Canadian Housing 'Policy' In Perspective

1

Canada's National Housing Policy and the Marketplace Ethos

"Until 1968, the Canadian Government had no announced housing goal. That year, for the first time, an objective was stated publicly: the production of one million units in the next five years." (Report of the Central Mortgage and Housing Corporation Task Force on Low Income Housing, 1972, p. 29)

"Housing performance under the National Housing Act has been production orientated, a quantitative operation qualitatively devoid of broad social objectives and economically inaccessible to many Canadians. The production of new houses should be a means to an end, not the prime policy objective." (Good Housing for Canadians, Report of Ontario Housing Authorities, 1964 p. 64)

"Land is the space on the surface of this planet-Canadian urban land is that space where the majority of Canadians now live out their brief lives. In these cities, millions of people forget that the interdependence that exists...The essentially exploitative nature of our relationship with space is apparent in the physical aspect of urban Canada...Each decade, as urbanites continue to move to the larger centers, over one-third of the residential space is newly created, yet this tremendous effort is expended to maintain essentially the same excessive machine. Our activity, which is common in the western world, must be recognized to be a horrendous, deliberate, short-term exploitation of the planet." (Land and Urban Development. A study prepared for the Central Mortgage and Housing Corporation, by Peter Spurr, 1976, p. 10.)

The preceding quotations were the conclusions of government housing policy analysts, whose analyses of Canadian housing programs led them to the conclusion that a Canadian housing policy did not exist. Indeed the finding of the CMHC Task Force on Low Income Housing (1972)

was so critical of existing programs that it was suppressed and the available copies destroyed; although a member of the task force managed to have it privately printed under the appropriate title Programs In Search of a Policy.

Canadian housing programs prior to the 1964 National Housing Act amendments, which breathed life into moribund efforts in public housing, exhibited a remarkable rigidity in devoting government revenues towards helping those in higher income brackets. From 1949 to 1963 only 11,000 units of public housing were produced, amounting to only .7 percent of the new residential construction in this era. On the average, during this 14 year period, only 873 units per year of public housing were built. In contrast, in the 8 years between 1964 and 1972 some 96,000 units of public housing were built.¹ The 1964 amendments also provided a special subsection to encourage non-profit housing through loans on generous terms to organizations such as church and self-help groups, the YMCA and service clubs. Only after 1973 did co-operatives become eligible for special assistance under the NHA. Despite the increase in the production of public non-profit and later co-operative housing, the scale of these programs still paled in comparison with such schemes as "Residual lending", "Home improvement loans by private lenders" and the more recently created "Assisted home ownership" scheme, all of which primarily served an already affluent minority.²

Moreover this tilt in Canadian housing policy in favour of those Canadians who are least in need of government assistance in securing decent accommodation is no accident, but reflective of the marketplace ethos that has shaped all federal housing efforts. Although the Canadian government assumed a responsibility for the encouragement of improved housing conditions with the passage of the Dominion Housing Act in 1935, it was at that time, as in all subsequent legislation, assumed that this responsibility was to be limited to the improvement of the operations of the private market. Indeed this position was set forth in the first reading of the 1935 act, in which Liberal M.P. Wilfred Hanbury stressed that, "If we leave the insurance and loan companies, with the experience they have had in these matters, in charge of this affair, we have no need to fear that our (government) money will not be properly spent, and we need have little fear of politics entering in or of bureaucracy, which will undoubtedly creep in if we have a commission." ³ Such marketplace values would be echoed in subsequent federal housing legislation.

The influence of prevailing marketplace values can be detected in the careers of a sequence of Canadian civil servants. It was apparent in the first tentative steps towards an involvement of the federal government in housing, as illustrated well by the career of Thomas Adams in Canada,

who was a town planning consultant to the Dominion government from 1914 to 1922. Adams' attachment to market values is apparent in his plans for the rebuilding of the section of Halifax devastated by the great explosion. His plans imposed a pattern of rigid class segregation, with the poor placed nearest to the railroad yards and with larger homes for the more prosperous situated on the top of a hill, so as to serve as a magnet for private development.⁴ It appears that the conservatism of the Canadian government, reacted upon Adams' own planning views and reinforced his adherence to market values. In 1932, ten years after his departure from Canada, he would write in response to Lewis Mumford's criticism of the Regional Plan of New York that, "Thirty years ago I had ideas similar to those expressed by Mr. Mumford", but that now he had found that "one must keep to the road, as nearly the middle of it as possible, if any improvement is to be made." In the Regional Plan of New York, as in his Canadian experience, Adams rejected subsidized housing. In the Regional Plan Adams asserted that in New York subsidized housing was unnecessary since its housing problems were "less associated with real poverty" than those of "the great European cities" where publicly subsidized low rental housing was common. Consequently Adams argued that state and municipal assistance to secure a better living environment should be limited to the "acquisition of parks and playgrounds, the improvement of sanitary conditions, the widening of streets and the opening of lanes through congested

blocks" and the encouragement of "the investment of money at a low rate of interest for low cost housing." Mumford criticized this position using evidence from the New York State Housing and Regional Planning Commission which found that two-thirds of New York's population could not afford to pay the rentals required to obtain a healthy, decent standard of accommodation. In reply, Adams avoided a specific response to this assertion and only responded indirectly through a catch-all argument which held that the limitations of his planning proposals were the price of liberty. Adams frankly admitted that his Regional Plan went no further "than it is reasonable to expect public opinion to go to, or government to authorize in the future" and further claimed that if "planning were done in the way he (Mumford) conceives it should be done, it would require a despotic government to carry it out."⁵

The middle-of-the-road approach advocated by the country's first significant planning expert was continued by the foremost shaper of Canadian housing policy, Dr. W. C. Clark, Deputy Minister of Finance from 1932 until his death in 1952. Clark had been a protege of O. D. Skelton at Queen's University. In 1918 he wrote his first book, which argued against wartime price ceilings, finding them a violation of both the principles of economics and of human nature. The following year, Clark entered the newly formed National Employment Service of the Dept. of Labour, where he worked at devising methodologies for the compilation and publication of statistics. Return-

ing to Queen's university in 1920, Clark left his position there in 1923 to join the American real estate investment firm S. W. Straus and Company. After the onset of the great depression, Clark served as a key civil servant in the Reconstruction Finance Corporation under Herbert Hoover. During the time of his work for Straus, Clark produced a book in defense of the skyscraper, then under attack by such regional planning advocates as Lewis Mumford. In this book entitled The Skyscraper: A Study in the Economic Height of Modern Office Buildings Clark asserted in a way reminiscent of Adams that, "we have no quarrel with the idealist, or with the visionary but only with the idealist whose ideas are half baked and with the visionary whose vision is too limited." For Clark this meant that legitimate social objectives had to be reconciled with the economics of the marketplace. In his own words that was to "be flexible rather than arbitrary", being able to "regulate rather than block the natural workings of economic forces" and above all to "prevent parasitic development by making each economic activity bear its own fair costs rather than by attempts at arbitrary prohibition."⁷ During his tenure as Deputy Minister of Finance Clark sought to achieve his goal of obtaining better housing for Canadians, strictly through the medium of a government assisted marketplace. Robert B. Bryce who worked under Clark in the Department of Finance has recalled that:

He continued to hope that the Government could avoid having to build or own houses directly, even for its own employees and servicemen in isolated areas, and he was uneasy over the rush of events and requirements in the post-war period that made it necessary for the Government to enter actively into a building programme of its own. Although conscious of the social welfare aspects of housing, he felt these should be secured by vigorous private or philanthropic enterprise, or by only indirect government action. In his last months he was still thinking ahead on housing, and having seen the wheel turn full circle he was concerned now over the problem presented by the magnitude of the financing requirements for housing on the scale of the busy mid-1950's and the limited funds likely to be available from the life insurance companies and the other lending institutions already in this field. 8

Other civil servants with a similar belief in the efficiency of the private market, further developed Clark's efforts to meet the nation's housing needs through philanthropic housing and government assisted mortgage schemes. Richard Loble, a former real estate man, formulated the government's "Philanthropic" or "Limited dividend" housing program during the Second World War. Loble was an official of the Rentals Administration Branch of the Wartime Prices and Trade Board headed by Donald Gordon. He devised a Montreal Limited dividend housing scheme which was touted by the federal government as a model means to provide low cost housing for the nation. His plan called for the construction of "Montreal type flats" which were similar to existing slums in their high densities, dangerous wooden

outside stairways, and their lack of any central heating. A memorandum from Mitchell Sharp to W. C. Clark has preserved the reaction of the Director of the Housing Branch of the Department of Finance, F. W. Nicholls, to this scheme. Sharp told Clark that Nicholls believed "that the Canadian government would be the laughing stock of the world in buildings such poorly designed units." Sharp added that, "There was some personal pique in his attitude" since "he felt that the Minister was throwing into the discard all the experience accumulated by the Housing Administration and was willing to accept the advice of a real estate agent."⁹

Another civil servant, David Mansur, was able to solve the mortgage financing problems that confronted Clark at the time of his death and carried this task out with the same belief in the virtues of government assisted private enterprise that motivated Clark and Lobley. Before assuming government office, Mansur had been chief inspector of Mortgages for Sun Life. The official history of CMHC notes that, "David Mansur's principal ambition in assuming the Presidency of the Central Mortgage and Housing Corporation (here after CMHC) had been to develop a wider and deeper investment in housing."¹⁰ Humphrey Carver veteran critic of the lack of social concern in federal housing policy and a long time civil servant with CMHC has recalled how this greater investment was achieved, through Mansur's "ingenious pragmatism" which expressed itself "principally by eliminating the element or risk for most

of the parties involved." For lending institutions there was the "pool guarantee fund", for investors the "rental insurance system" and for builders the "integrated plan" by which CMHC would guarantee the sale of houses built to certain specifications. Mansur, "invented and prescribed the rules of these games and it was up to the branch managers to lure the players to the field and keep the ball in play."¹¹ Carver has noted that during Mansur's Presidency of CMHC, "The only interested party in the housing scene which didn't seem to get much attention at the staff meetings of CMHC was the Canadian family which couldn't afford home ownership." Mansur solved the shortage of mortgage funds which had troubled Clark in 1952, through the 1954 amendments to the National Housing Act which brought the funds of the chartered banks into the mortgage market for the first time. Carver has recalled how the passage of this legislation, "was Mansur's 'nunc dimittis' and, having placed the imprint of his philosophy upon the system he resigned from government service on 1 November 1954 and, a month later, was succeeded by Stewart Bates."¹²

Stewart Bates did not share the rigid belief in the virtues of private enterprise and in the values of the marketplace which were held by Adams, Clark, Lobley and Mansur. President of CMHC from November 1954 until his death in 1964, Bates was the highest civil servant in the nation with responsibility for housing; he met, as Carver has indicated, with "dreadful frustrations" and "died un-

happy and disappointed.¹³ Although Bates was President of CMHC, he did not have the same authority of a Deputy Minister of a government department. Unlike a government department CMHC was run like a private corporation. This was expressed in the physical design of its headquarters. Unlike most government buildings it was, in Carver's words, "designed in red brick American Colonial style, looking not unlike a glorified Howard Johnson's highway restaurant" which fitted into Mansur's desire to design the building to resemble an insurance corporation.¹⁴

In his attempts to introduce social objectives into the housing policy of CMHC, Bates met with opposition from the company's board of directors. In this situation he was not unlike F. W. Nicholls who, while in charge of the Department of Finance's Housing Administration, was under the authority of the Deputy Minister of Finance, W. C. Clark. On February 12, 1957 Bates received a hostile letter from one CMHC board member in response to Bates' suggested public housing policy statement. Bates was told by the Board member that his assumption, "that public housing is primarily an instrument of social policy to remedy directly the conditions of the poor who are living in bad housing" was all wrong. Instead, public housing projects "should be based on economic and urban development considerations primarily and ...the needs of individual tenants should be secondary." Also the hostile director added, "they should be deliberately used to improve the community but only provide a bare minimum of housing for

the occupants." Such a policy would "make clear that we are not competing with private enterprise who we assume will be building a more attractive product intended for those who can afford it." In 1960 and 1961 the majority of the Board attempted to cut back the already limited CMHC public housing program.¹⁵

Even when Bates' proposals for a more socially sensitive housing policy were able to pass through the gauntlet of the CMHC's Board of Directors, they met with hostility at the Cabinet level. Robert Winters, who as Minister of Public Works had responsibility for CMHC, suggested to Bates that public housing be only undertaken with projects of demolition and redevelopment. Bates subsequently attempted to illustrate to Winters that, "in social terms the need for decent, safe, and sanitary accommodation has no necessary relationship with demolition."¹⁶ Bates' efforts to encourage an expanded public low rent housing program met with a rebuff from Winters eight days later. He was sternly lectured in a memorandum sent on June 8, 1956 by Winters that, "It was the government's view, which I have stated publicly on a number of occasions, that we would be justified in using public funds for housing only where private enterprise fails to meet the need." Given such unyielding opposition it is understandable why Bates would instal a hi-fi sound system in his office, so that in moments of depression he could be relieved by fine music of great compassion and inspiration, and that he would inject into a highly

technical discussion among the embattled CMHC social policy advisory group the comment that, "What we need is a good fight with the reactionaries."¹⁷

11

Defeated Options

It is not apparent from the basic drift of Canadian housing policy, but many Canadians undertook efforts to 'battle' with the 'reactionaries' responsible for the lack of social concern in Canadian housing policy. One of the ironies of the history of Canadian housing policy, is that the introduction of a housing policy geared to the encouragement of home ownership, emerged in the midst of political demands for publicly subsidized rental housing for low income wage earners. Such demands had been growing during the years of the depression, and were conveyed in a number of municipal housing surveys. The first of these was a survey of the city of Halifax, undertaken under the direction of the Halifax Citizens' Committee on Housing. The survey found that:

It is quite common to find one or two sinks in a hallway in a building occupied by from three to seven families. Members of families frequently must travel two or three flights of stairs for water supplies. Toilet accommodation is distressingly inadequate and inconvenient.¹⁸

The report concluded that:

It is not a question whether we shall pay or shall not pay. It is a question of whether we shall pay blindly or intelligently, whether we pay for better housing or the damage done by that which is worse. Housing for the poor we are going to provide, let us make no mistake about that. It is only a question whether we shall house them in hospitals, mental institutions, reformatories and jails; or whether we shall house them in cleanly, light, and sanitary surroundings where both body and soul have a chance. 19

Housing surveys in Hamilton on 1932, in Toronto and Winnipeg in 1934, and Montreal and Ottawa in 1935, all found widespread unhealthy housing conditions and proposed the similar remedy of subsidized rental housing. Indeed, the Dominion Housing Act of 1935 had its origins in a motion of T. L. Church, a former Mayor of Toronto, who buttressed his Parliamentary action with the findings of the Toronto survey known as the Bruce Report.²⁰ Church withdrew his motion after obtaining the promise of the establishment of a Parliamentary Committee on Housing which would draw up a report to provide guide government legislation. After examining expert witnesses and the available census data on housing conditions, the Committee concluded that "a National emergency will soon develop unless the building of dwellings be greatly increased," and stressed, that "there is no apparent prospect of low cost rental housing need being met through unaided private enterprise building for profit." The Committee unanimously called for the provision of public housing with tenancy, "based

on total family income and ability to pay economic rent", the establishment of a National Housing Authority and the undertaking of an extensive program of housing repair and rehabilitation. None of these features were however found in the subsequent legislation. Although a member of the Parliamentary Committee which had presented a unanimous report, Liberal M.P. Wilfred Hanbury disassociated himself from its conclusion by quoting from Dr. Clark's testimony to the Committee. Hanbury claimed that he was consistent with the Committee's findings, despite the taunts of CCF member Abraham Heaps, who would later assert that the government's legislation no more resembled the committee's report, ²¹ than a pig resembles pig iron.

The same peculiar twists in the political process that created the Dominion Housing Act of 1935 would be repeated again and again. The National Housing Act of 1938, passed after three years of agitation by municipalities, labour unions, architects, engineers, and construction interests, would be suspended at the outbreak of the Second World War, before a single unit of the public housing made possible under its provisions was produced. No planning was undertaken for Wartime housing needs, and as a result of factory inefficiency the federal government reluctantly in 1941 began a War-time Housing program, providing rental accommodation strictly for munitions workers, with the anticipation that the dwelling units would be dismantled after the war. The National

Housing Act of 1944 met demands for low cost rental housing with promises of 'philanthropic' experiments along the lines of Lobley's 'Montreal type flats'. With the failure of this and of Housing Enterprises Limited a joint venture between the federal government and the insurance companies, a temporary program of low cost rental housing for veterans was begun. In 1949 this effort was replaced by the federal government's first permanent program for subsidized rental housing, although this social housing program produced few units. While 40,000 units of rental housing had been produced by various federal agencies in the eight years between 1941 and 1949, only 11,000 units of public housing were produced from 1949 to 1963. The 1949 program was not successful in creating much accommodation; it was a masterful political stroke. Under the terms of the 1949 legislation a complicated federal, provincial municipal formula was devised. Consequently public housing projects had to go through an estimated eighty steps before actually being constructed, this insured that only where the political demands were strongest would any public housing actually be constructed. When the legislation was formulated it was deliberately drafted in such a way so as to deflect criticism for public inaction in housing away from the federal government. A CMHC memorandum written at the time stressed that:

The provinces have escaped very lightly over the last 3 or 4 years, and I am afraid the very activities of the Dominion for veterans has created the belief in the public mind that the Dominion is indeed the only authority who can provide public housing. Progress could be made if the thought could be got across that the Dominion accepts some financial responsibility for public housing in an overall social security program, but is incapable of acting alone in the field. 23

Further evidence concerning the deflecting of reason and pressure in the campaign for a social housing policy is found in the fate of the Curtis Report, the most intensive and comprehensive investigation of Canadian housing needs is examined. The Curtis Report was the work of the Subcommittee dealing with Housing and Community Planning of the Advisory Committee on Reconstruction. This study which was the sole basis of government planning for Post-War housing requirements, came about not through the regular process of government but by the exceptional intervention of a single member of the wartime Cabinet of MacKenzie King, the Minister of pensions and Health Ian Mackenzie. Mackenzie believed that the Canadian public would want improved social conditions with the coming of peace and consequently was instrumental in obtaining approval for the creation of the Advisory Committee on Reconstruction, chaired by Principal C. E. James of McGill University. The Committee's research director was Leonard C. Marsh who had worked under Sir William Beveridge.

Marsh also was a member of the socialist League for Social Reconstruction which had generated policy proposals for the CCF.²⁴ All of the members of the Committee and its various Subcommittees served without pay. The Subcommittee on Housing and Community Planning headed by Dr. C. A. Curtis of Queen's University included among its members some of the leading advocates of the establishment of a comprehensive Canadian housing policy. These included Curtis himself, architect Eric Arthur, George Mooney the Executive Director of the Canadian Federation of Mayors and Municipalities, F. W. Nicholls, and S. H. Prince, Chairman of the Nova Scotia Housing Commission which had been active in support of co-operative housing in that province without obtaining the assistance of the federal government.²⁵ The Curtis Report estimated the need for 606,000 units of new urban houses, 125,000 new units of farm houses, and substantial improvements on 355,000 existing dwellings. Far more significant than such figures however, was the Report's emphasis on the qualitative and distributive aspects of housing, and the need for regional planning to ensure a better living environment. The Report stressed the necessity for meeting the housing needs of all income groups. It saw three significant groups in this regard.

(a) those who can afford to build their own homes without assistance; (b) various middle groups who are able to pay an economic rental, i.e. a rental which will meet the costs of housebuilding as a commercial venture, or with appropriate assistance to finance the ownership of homes; and (c) income groups who cannot afford to pay the rents prevalent for satisfactory housing, and who, therefore, live in slum or overcrowded conditions if public housing projects are not available. There is some overlapping in the middle group between those desirous of owning their homes, and those who prefer to live as tenants. There is also a small group, in both rural and urban areas who may be too poor even to afford assisted housing at rates so far achieved on this continent. 26

For the "various middle income groups" the report called for a reduction of ten percent from the existing twenty percent equity required for a NHA loan, the provision of government mortgage insurance for both the lending institution and the home purchaser, and the broadening of NHA approved lenders to include any approved trustees of trust funds, and by the encouragement of co-operative Building Societies. Income groups unable to pay sufficient rent for adequate shelter were to be assisted through public housing managed by municipal authorities with federal subsidies to pay the difference between the economic rental and the tenant's ability to pay. For both income groups co-operative housing and housing renovation were to be encouraged through low interest loans. Housing costs were to be reduced through use of the Combines Investigation Act to lower the costs of building material and equipment coupled with an elimination of the sales tax on these items, and through the licensing of contractors and the encouragement of prefabrication techniques. 27

To insure the quality of the residential environment, the Curtis Committee outlined comprehensive measures to reverse the process of the increasing concentration of population in metropolitan areas, the decay of the inner cities, and widespread urban sprawl. It proposed an extensive program to meet rural housing needs. Among the measures advocated were a subsidized rate of interest on loans for home repair, and the erection of houses for farm labourers; a specialized adaptation of the public subsidized housing program for rural villages and communities; the granting of specialized physical goods such as electrical, heating, plumbing and refrigeration equipment and the extension of financial aid to rural community centers. ²⁸ These recommendations were integrated with those of other committees, all of which desired to achieve an appropriate balance between rural and urban population, and on which Dr. Marsh also served as the research advisor. The Agricultural Sub-Committee or McKenzie report recommended such measures as scientific research into the use of agricultural wastes for the products such as ethyl alcohol to be processed in rural industries; and encouragement of handicraft industries; the encouragement of farm co-operatives and credit unions; efforts at a higher standard of nutrition including a national home beautification program; including the painting of buildings on farms and in rural villages. Likewise the Sub-committee on Conservation and Development of Natural Resources (Wallace) Report called for a

Forest Resources Rehabilitation Act, the development of wildlife resources and tourism. Many of the Wallace Committee's efforts at resource conservation also had an urban application such as planned program of water pollution control works, which were integrated with the concerns of the Curtis Committee to improve the residential environment through town planning.²⁹

The Curtis Committee called for the establishment of the following: a Dominion Town Planning Agency, low interest long term loans to municipalities for residential land assembly, federal funding of municipal planning efforts and of university courses in town planning, and making neighbourhood planning a condition of the extension of federally assisted mortgage loans in a given area. It recommended that the British Uthwatt and Scott Committees' findings be further studied for application to the Canadian situation in order to deal with the problem of inflated land values. The Report also outlined steps for the federal government to encourage Provinces to undertake land-use planning on a Provincial basis to ensure the preservation of recreational, forest and agricultural land from premature subdivisions, scattered urban uses and ribbon developments.³⁰

The famous Report on Social Security for Canada was also undertaken by Leonard Marsh upon the request of the Reconstruction (James) Committee, as was the Curtis Report on housing. In the final summation of its findings the James Report stressed that its various recommendations

should not be viewed in isolation from each other. The James Report stated clearly that:

It would be partial and inadequate planning to envisage health insurance without better facilities for public hygiene, infant and maternal care, school medical service, hospital and sanatorium facilities and so forth; to institute children's allowances without consideration of such existing provision for children as medical care, educational facilities and nutritional services. The more these implementations are developed, the clearer it will be that social security legislation is not something sufficient to itself but part of a broad program for the improvement of the human resources of the nation in which such things as housing, nutritional policy and education have important places. 31

However it was exactly in the spirit of "partial and inadequate planning" that the Deputy Minister of Finance W. C. Clark and the Federal Cabinet used the James Committee's findings. Despite the impressive statistical basis of the Marsh Report on Social Security, as late as October of 1943 the only Cabinet Minister to support its recommendations for Family Allowances was the James Committee's sponsor Ian MacKenzie.³² Critical in convincing the Cabinet to accept even this limited reform was a significant Cabinet memorandum written by W. C. Clark which depicted family allowances as an alternative to an extensive public housing program along the lines recommended in the Curtis Report. Clark in this January 1944 report stressed that without family allowances it would be impossible to avoid "municipally managed low rental housing projects" but that

"with children's allowances on anything like an adequate scale, it should be possible to avoid such a program."³³

The influence of this memo from Clark upon the federal Cabinet is reflected in Louis St. Laurent's famous speech against public housing delivered on October 27, 1947 during a discussion of "Liberalism in Canada" sponsored by the McGill University Liberal Club. When asked when a Liberal government would enact legislation for public housing St. Laurent replied "Not while I am there." St. Laurent stressed that "we don't want to buy votes", "Creating a bureaucratic body to allot such houses would be too easy a means to form a vast Tammany Hall organization with its ensuing corruption." According to press account of the meeting, St. Laurent argued that, "The government had studied the subsidy problem together with family allowances, and had decided upon the latter plan since the number of children alone determined the amount of the allowance, there could be no favouritism."³⁴ Also similar arguments were used to win the acceptance of family allowances by the business community. The Financial Post quoted Bank of Canada officials who stated that the alternative to family allowances was "the socialization of the entire building industry."³⁵

The National Housing Act of 1944 was passed during the same summer as the family allowance legislation. The limited goals of the former were well reflected in its title as "An Act to Promote the Construction of New Houses, the

Repair and Modernization of Existing Houses, and the Improvement of Housing and living Conditions and Expansion of Employment in the Post-War Period." Even this modest title contains elements of false advertising, as the section of the Act dealing with the repair of existing houses did not come into effect until it was proclaimed by the Governor-General in 1955.³⁶ Despite the recommendations of the Curtis Committee, the terms of credit were not liberalized from the original 1936 legislation on home repair. Consequently, when the home repair section was finally proclaimed into law it was used not to repair cold, or unsanitary dwellings but to provide such frills as rumpus-room conversions for the wealthy.³⁷

The title also contrasted vividly with the housing legislation of the United States which stressed "the general welfare and security of the nation and the health and living standards of its people", "the elimination of substandard and other inadequate housing" and "the realization as soon as feasible of the goal of a decent home in a suitable environment for every American family."³⁸ The 1944 National Housing Act which provided the basis for all subsequent legislation, perhaps best epitomizes Canadian housing policy's retreat from the goal of providing Canadians with adequate shelter. In the place of such a social purpose, the objectives of Canadian housing policy have included the promotion of home ownership, the revival of the real estate business, the provision of profitable outlets for private investment,

economic stabilization, the attraction of workers to munitions plants, and the sheltering of angered veterans in the wake of a housing crisis. Perhaps the common thread running through all these objectives is the overriding goal of actually avoiding a government commitment to a housing policy based on social need, for this was viewed throughout the period as a dangerous "socialization" of a major capitalistic institution, the housing industry.

III

International and Theoretical Reference Points

The Canadian government's rigid commitment to an assisted market approach is exceptional, in a prosperous western democratic state. Such a conclusion is apparent from a comparison with the housing policies of other western European and North American nations. In making such evaluations, the policy categories most frequently employed have been developed by Dr. D. V. Donninson, a British housing authority, as a result studies undertaken in the early 1960's for the United Nations on European housing policies.

Donninson discerned that three basic housing policy approaches were employed by western European governments. The first he categorized as the "assisted free market" approach, in which government programs sought to stimulate the flow

of public and private funds into the housing market, but did not attempt to interfere with the distribution of the housing so produced. By the early 1960's Donninson found that such housing policies predominated in nations in the early stages of industrialization, ruled by repressive regimes such as Greece, Spain, Turkey and Portugal. He observed that these states' housing resources were often inadequate, and "often wastefully dispersed on a large number of small programs on projects which may confer their greatest benefits on those best able to solve their housing problems", so that consequently, "building may continue for years at an impressive rate without reducing the hardships of those in greatest need."³⁹

In contrast to this "assisted market" approach, are "social" housing policies, where government's "principal role is to come to the aid of selected groups of the population and help those who cannot secure housing on the open market."⁴⁰ Interventions are made to insure minimal housing standards for the protection of public health and needs of those least able to compete in the housing market such as the poor and elderly. Donninson found the housing policies of Britain and Switzerland to have conformed to this standard which could also be applied to the United States in this period. Indeed it is in the United States, where exasperated by racial tensions, the limitations of the 'social' housing approach have become most apparent. Social housing programs in nations

where basic housing goals are determined by the market tend to be relegated to a second class status, performing a "semi-welfare" function, becoming in effect a modernized version of the Elizabethan poor house. Catherine Bauer, one of the pioneering advocates of a social housing program in the United States expressed in 1957 her disappointment in the outcome. In America, she noted, while public housing "may be no more monotonous than a typical suburban tract...their density make them seem much more institutional like veterans' hospitals or old-fashioned orphan asylums." Consequently, "any charity stigma that attaches to subsidized housing is thus reinforced. Each project proclaims, visually, that it serves the lowest income group."⁴¹ Likewise in 1972 the CMHC task force on Low Income Housing came to the conclusion that the public housing units that had largely been built up since 1964 were plagued by, "Poor locations, poor designs, inadequate facilities, insensitive management, discrimination against problem families" which "all result from an attempt to engraft social housing programs on a profit making production-oriented market mechanism in which the producers conceive of housing as an artifact to be produced, rather than a service to be rendered."⁴²

In nations with "comprehensive" housing policies, the distinction between "market" and "social" sectors becomes diminished as governments undertake the responsibility of guiding all housing production to meet carefully formulated national objectives. A clear definition of such "comprehensive"

policies is found in the report of the CMHC Task Force on Low Income housing. It found that:

Under a comprehensive housing policy, government agencies cannot simply react crudely to vaguely perceived problems. Objectives are set and goals targeted. Research is done to determine as precisely as possible the nature and extent of the problem, the forces at work in creating it, the resources available to deal with it and the best way to organize and allocate them. Careful planning is done. 43

Such a definition of a comprehensive housing policy defines the very inverse of the manner by which Canadian housing programs had been formulated from 1935 to the present day. Rather than being the product of a careful analysis of the nation's housing needs, we have noted earlier that housing programs were devised in response to goals largely unrelated to the task of providing Canadians with an improved standard of shelter in a better living environment.

Indeed it is through an examination of the confidential files of the Canadian government that the 'privatism' of Canadian housing 'policy' becomes most readily evident. These records reveal a pattern of drift from crisis to crisis, with government throughout appearing more eager to create ingenious schemes relying on business interests to reduce the public's demand for a more socially sensitive housing policy, than to meet evident social housing needs. Requests by municipalities, members of parliament, professional groups, farmers and certain socially concerned elements in the con-

struction industry went unheeded, while the representatives of real estate and financial concerns became barely distinguishable from the government itself. In fact, in the careers of key civil servants mentioned earlier, the connection is manifest. Between the advocates of a comprehensive housing policy and the government, an atmosphere of mutual hostility and suspicion developed from 1935 onwards. Governments ignored the petitions of municipalities, public interest groups are denied access to public officials, organizers of co-operative housing were treated with disdain. Perhaps this division is best brought out in an exchange of letters between J. L. Ilsley, Minister of Finance with responsibility for Housing, and the Minister of Reconstruction C. D. Howe towards the end of the Second World War. The President of Wartime Housing Enterprises Limited's proposals for the Reconstruction and Planning Committees to survey the housing needs of their local communities to ensure efforts for appropriate action under the terms of the National Housing Act were rejected by the Minister of Finance on the grounds that, "the National Housing Act is based wholly on the philosophy of private initiative." Ilsley believed such local committees would only serve to "lead to very widespread pressures upon the Dominion to finance heavily subsidized municipal projects." With family allowances and "ingenuity exercised in the planning and construction of rental housing projects in order to reduce costs to minimum" the government "should be able to meet the housing needs of the lower income groups

of this country without embarking on the dangerous expedient of state or municipal housing." Ilsley admitted that "we will have to meet a lot of pressure in this connection from certain municipal councils, from welfare workers and one political party (the CCF), but I trust that we can show the housing problem can be solved under Canadian conditions without going down this dangerous lane."⁴⁴

In contrast to this growing gulf between the federal government and the advocates of a social housing policy, the divisions between government and business became increasingly blurred from 1935 onwards. Despite government discouragement of the formation of local committees of concerned professionals to give advice on social housing needs, it encouraged and even financed business dominated Housing Committees under the National Employment Commission. Later real estate man-cum-civil servant Richard Lobley's plans for Limited dividend housing would be lauded by David Spinney, President of the Bank of Montreal. Government housing programs consisted largely of joint ventures in which government provided the risk capital and guaranteed profits. These programs had the effect of proving profitable investments and giving business an aura of social responsibility. But little was actually done to assist those in the greatest need of improved housing, as credit was extended to the higher income groups who had the "soundest" credit ratings. Even whole geographical areas were discriminated against. For example, the entire Province of Alberta did not receive any government assisted mortgage loans

until after the Second World War.⁴⁵

The unity of government and business was symbolized most fully by the creation of the large land development corporation. As mentioned in Ilesley's letter to Howe, the federal government looked to the development of efficient building techniques as the means by which low housing costs could be obtained. W. C. Clark in an address at Dalhousie University in 1938 stressed that while "making due qualification for the fine contribution of many small builders, the truth of the matter is that the ablest and most responsible elements in the construction industry have not devoted their attention to the building of houses." The government's first move towards the creation of the large private land development company was its creation of Wartime Housing Limited, which favoured large scale builders usually employed in industrial and commercial construction, over small scale artisanal builders, for its building of temporary wartime houses. This program drew the opposition of Liberal M.P. Hugh Cleaver, who in a memorandum to Prime Minister King urged that permanent homes for a long term pool of low cost rental housing be built by artisan-builders. This memo drew a hostile response by W. C. Clark, who was puzzled by Cleaver's defense of small builders and also wrote in reply that "permanent housing (as much of it as possible) should be deferred to support post-war economic structure."⁴⁶ This policy of deferment was highly successful in that it produced a massive

housing shortage after the war which the existing building industry was hard pressed to meet. Clark used this opportunity to establish as "Integrated Housing Plan" whereby builders who planned entire communities would be given favoured government assistance and short term financing from the chartered banks. Clark in a memo to the Inter-Departmental Housing Commission stressed the need for "Housing Corporations" with sufficient financial resources to be able to purchase a "substantial area of land as the site for integrated community development."⁴⁷ Similar views had been expressed by Clark as early as 1930, when he observed that "the real estate trend of the future...will be inevitably in the direction of development in larger units." He maintained that:

Such development will not only contribute enormously to greater economic returns to the individual property owner but will also make possible a more aesthetic design of individual buildings as well as a more harmonious and more socially efficient grouping of buildings. 48

Not surprisingly housing corporations assumed an ever increasing share of NHA in those years. By 1961 some 75% of the home-ownership NHA loans were made by such large scale "merchant builders". However the federal government's efforts to promote an efficient building industry, therefore, helped to create in an oligopolistic land development industry. The CMHC Low Income Housing Task Force noted in 1972 that six leading developers controlled a lion's share of the potential residential land in twelve leading Canadian metropolitan areas,

and that land prices had quadrupled in the last two decades. This increase was seen as critical as builders appeared to treat building costs as a mark up on land costs. Rather than producing a more attractive living environment, housing units and subdivision layouts became rigidly standardized. Despite this failure, the Task Force noted a continuing inability on the part of government to distinguish between corporate interests and social needs. It noted that CMHC met monthly with the staff of HUDAC (a lobbying organization of the land development industry), but received little input from the actual consumers of housing.⁴⁹

In contrast to the Canadian experience, the nations of West Germany, Holland, Denmark, Norway, Finland, Austria and Sweden all developed comprehensive housing policies, while sharing a similar history of a long period of industrialization and high living standards. Their comprehensive policies evolved for different reasons, ranging from France's desire for a more planned and dynamic society, to contrast with its pre-Second World War drift and stagnation; to the West German government's desire to secure improved housing standards as a device to discourage the spread of Communism.⁵⁰ These nations had previously undergone large scale social housing programs. Much of this work was interrupted by the rise of fascism in Central Europe. The impact of fascism upon efforts to secure a better living environment was perhaps best symbolized by the bombardment and destruction of the apartments built by the

Social Democratic municipality of Vienna, at the hands of fascists in control of the Austrian government. Catherine Bauer's influential book Modern Housing written shortly after the Vienna events remarked on the fear of change, which it seems has also characterized the Canadian government's refusal to move beyond the confines of the marketplace. Save for its reference to "entrenched nationalism", Bauer's comments of 1934 depict the spirit that limited the housing achievements of Canada. She noted that:

There is no getting around the fact that 'modern housing' and much of the framework of contemporary western society are mutually antipathetic. The premises underlying the most successful and forward-pointing housing developments are not the premises of capitalism, of inviolate private property, of entrenched nationalism, of class distinction, of governments bent on preserving old interests rather than creating new values. 51

Indeed in terms of adhering to the market system, albeit a government aided one, Canadian governments were remarkably successful in terms of "preserving old interests rather than creating new values." From 1949 (when a social housing policy was finally accepted in theory) to 1963, public housing rarely accounted for more than two percent of the housing units produced annually. 52 Indeed in terms of units produced the limited public housing program was overshadowed by what was known as the "Limited dividend" housing scheme. This program originated in the British Victorian experiments of Octavia Hill to provide decent housing for the poor by means of "philanthropy plus five percent." Largely abandoned in the land of its birth during the

First World War, "Limited dividend" housing became the mainstay of government efforts to provide lower cost rental housing in Canada after the Second World War. After 1949, Limited dividend housing was intended theoretically in Canada to meet the needs of those who had incomes higher than the tenants of public housing, but who lacked the income to be in a good position to compete effectively in the housing market. However as a result of the low volume of public housing construction, Limited dividend housing tenants tended to be taken from the few public housing projects actually constructed. In these precious few projects, a third of the available accommodation consisted of, "full recovery" units, on which no subsidy was paid and which were consequently occupied by thrifty middle income earners. Under the "Limited dividend housing program" some 24,000 dwelling units were constructed, small in relation to overall housing production, but more than double the units of public housing produced during the same period. In "Limited dividend" housing government provided 90% of the capital, and private enterprise received a guaranteed profit. Often by building below standards an investor evaded the necessity of putting up any money at all.

53

Canada's limited efforts towards a social housing efforts policy stand in contrast to the United States, despite that nation's reputation as guardian of a capitalist economy and the usual contrast between America's rugged individualism and the more paternal Canadian state. For example in 1961 Canadian

public housing accounted for only 0.7 percent of new units, while in the United States it amounted to 2.5 percent,⁵⁴ more than triple the Canadian share. The contrast is even more vivid in the area of co-operative housing. While as late as 1971 only 2,000 units of continuing co-operatives had been constructed in Canada and over 200,000 had been established in the United States.⁵⁵

A 1963 CMHC memo on co-operative housing seems to epitomize the defense of old interests and hostility to new values. This report on co-operative housing stressed that "to live in a city neighbourhood happily, and successfully, people must maintain a polite but somewhat (arm's length) relationship with neighbours. These harmonious relationships can be easily disrupted when issues of quite another kind are introduced. Home is a very private thing and anything to do with one's own private affairs is best kept independent and separate from the friendly contacts of neighbours." The author added, "I can't imagine anything more likely to jeopardize this kind of stability than becoming involved in a venture of co-operative housing."⁵⁶

Although successive Canadian Governments have shown a commitment to a market orientation in attempting to deal with Canadian housing problems, this should not be confused with a hands off, or 'laissez-faire' approach. The assisted market approach, developed since 1935, requires considerable government involvement. Moreover it was not introduced until

the great depression of the 1930's which led to numerous foreclosures, and to provincial debt moratoria legislation in response. The Canadian mortgage market had become deadlocked. Potential home buyers required low down-payments and a long amortization, without any large lump sum to be paid at maturity. Unless payments could be paid in simple, monthly instalments over a long period of time, the risk involved became prohibitive to borrowers. However lending institutions saw lower down-payments as increasing their risks and a longer amortization period increased their servicing costs. The entry of the Canadian government into housing broke this mortgage deadlock, through the development of a system of joint loans. By making 20 percent of a loan available at a subsidized rate of interest together with a 60 percent loan of a lending institution, the federal government lowered the usual downpayment from 40 to 20 percent. This 'joint loan' formula was continued with various modifications until 1954, when it was replaced by a system of guarantees on the mortgages of private lenders, which brought the chartered banks into the mortgage market for the first time.⁵⁷ However during the 1957 depression this source of funds dried up. Consequently, for the first time the federal government lent directly to builders and home buyers on a significant scale. Even the authorized version of CMHC's history frankly admits that "the programme had to serve the purpose of keeping builders and lenders afloat; builders were rationed to 25 loans at a time and the lending institutions were invited to act

as 'agents' in administering CMHC loans, to keep them as if they were in training." ⁵⁸ What had begun in 1957 as a temporary emergency measure, soon became the principal Canadian housing program. Humphrey Carver in his memoirs remarked on this event that:

So began an era in which the federal government became committed to placing enormous public funds in suburban homes, instead of shifting course towards the larger cross-sectional problems of the cities, towards a policy in which all of us in CMHC so fervently believed and for which the reorganized CMHC now had a capability. So in the decade following 1957, the federal government used its own funds, through CMHC, to finance 223,000 home-owner units while the banks and private lenders found money for less than 200,000 home-owners. 59

As Carver's recollection of the origins of direct lending indicate the rigid adherence of the Canadian government to the assisted market approach was not coupled with a limited allocation of public resources to housing. The amount of money spent by the Canadian government in its involvement with housing, measured against the national G.N.P., did not differ from the amounts spent in countries with the most comprehensive housing policies. The difference lies in the fact that different income groups received the benefits of government housing programs. The Canadian federal government during the 1950's devoted between 3.9 percent to 5.3 percent of the percentage of government expenditure of the Gross National Product to housing. Sweden had a similar

figure of 4.7 percent to 5.8 percent as did West Germany which ranged from 5.6 to 7 percent. However since Canada's housing programs focussed almost entirely on the construction of new single family houses, the benefits of these dollars were limited to the top 50 to 60 income percentile, who could afford to compete in the home ownership market. Sweden in contrast adopted a system similar to that outlined in the Curtis report, whereby all income groups were to be subsidized. This has been described as "a form of mutual 'backscratching' which does at least avoid any division between the subsidized and the subsidizer." Such a policy contrasted with other European countries with comprehensive policies such as West Germany, Denmark and the Netherlands which left the capital market for the upper reaches of income earners alone and concentrated state assistance on the housing needs of the lower income groups. Canadian housing policy has been based on a curious "reverse Robin Hood" approach whereby tax revenues from all income groups are used for housing programs that serve to benefit the more prosperous strata of the population.⁶⁰ The government's commitment to the ethos of the marketplace is reflected in the profitability of the direct lending program. Central Mortgage and Housing showed a profit of \$11,462,983 in 1961 and the following two years were almost as profitable.⁶¹

The extent to which Canadian housing policy was shaped by the values of 'privatism' becomes somewhat more understandable when the dominance of the business groups that supported

and benefited by it is considered. These elements of the Canadian business community were able to overcome the opposition of many influential segments of Canadian society. In addition to trade unions and articulate middle class professionals such as social workers, architects and planners, the supporters of a more comprehensive government approach to housing problems, actually included many manufacturers and builders. Manufacturers were attracted by the prospects of adequately housed and therefore contented and efficient employees, as well as the increased production that a program of public housing would generate. Construction companies that were primarily engaged in commercial and industrial construction were also attracted to the new opportunities that would be provided by large scale, publicly financed residential projects. However, these groups were no match for the financial and real estate interests, which in close connection with the transportation industry and large scale commerce, dominated Canadian economic life. The federal government's role in fusing the lending institutions and real estate interests together in the modern land development corporation, although lacking the sense of epic drama associated with crude frontier staples extraction, is similar to its critical involvement in the creation of such earlier cornerstones of the nation's economic elite such as the Canadian Pacific Railway and to its British predecessor's founding of the Hudson's Bay Company. Although carried out more quietly, Canadian housing programs from 1935 to the present fall into the

framework of the politics of 'development' pursued aggressively by all levels of government prior to the great depression. Within this context governments intervened actively in the economy, but not to improve the quality of Canadian life or the distribution of its wealth, but to pursue such quantitative goals as increased Gross National Product and capital formation. 62

Moreover it appears that many of these structural features of the Canadian economy relate to the limitations of the country's housing policies. Many of the nations described by Donnison (for example, Greece, Spain, Portugal and Turkey) as having rigidly "assisted marketplace" approaches to housing, appear at first glance to be quite different from Canada, characterized as they are by low living standards, long stretches of authoritarian political rule and relatively low levels of industrialization. However it appears that a case can be made for aspects of their underdevelopment resembling that of Canada. These nations' underdevelopment lies in their relative lack of high technology, skill demanding industries. It is not to be confused with the predominately peasant societies of South Asia and Africa. Canadian underdevelopment is well expressed by the fact, that of the 14 OECD countries between 1967 and 1969, it had the highest extent of foreign ownership and the greatest rate of unemployment excepting Ireland. Of the OECD nations in terms of expenditure on research and development Canada was surpassed by all save for the four poorest states; moreover their expenditure in this field was growing at a far higher rate.

Canada did not undertake any industrial research until the First World War. The similarities between Canada and the poorer European countries are repeated in industrialized but still underdeveloped Latin American states. For Canada like "underdeveloped" nations such as Argentina and Brazil saw its old ruling class largely confine itself to older sectors it already controlled such as commerce and finance before direct foreign investment began to pour in for manufacturing.⁶³

Exceptions to foreign control of Canadian manufacturing such as agricultural machinery and primary iron and steel, were founded by artisan entrepreneurs and subsequently taken over by the old commercial-financial elite. Industries controlled in this manner became the object of rapid financial exploitation, with monopolistic concentration, watered stock and protection by government tariff barriers and subsidies; trends which had become solidified by the time of the "merger movement" which peaked during the period from 1907 to 1914.⁶⁴ Such an industrial structure was sustained by continued inflation, which workers' wages could never meet. This precluded efforts to foster industrial development through increased workers' purchasing power. Consequently schemes such as subsidized housing would serve to jeopardize an economy orientated to financial manipulation. Typical of the pattern of corporate concentration was the creation of Canada Cement in 1910, by Royal Securities. Despite the fact that the assets of all 23 firms merged was only

\$15 million, some \$32.5 million in stock in Canada Cement was issued. To obtain a profit severe use of monopoly powers ensued; after the merger the cost of a barrel of cement rose from \$1.80 to \$2.40 and the quality of cement declined so markedly, that building inspectors attributed it to the cause of fatal construction accidents. The organizer of the new firm, Max Aitken, took little interest in its control and journeyed to England to immerse himself in British politics.⁶⁵ While somewhat notorious even by the standards of its day, the Canada Cement merger was representative of the effects of economic control by an elite detached from the operations of their firms. Improvements in product quality, technical innovation, the careful development of a skilled labour force and an expanding consumer goods market, were not the hallmarks of Canadian capitalism. Manufacturers concerned about holding onto a skilled workforce and avoiding social discontent that might spill over into labour organization and wage demands have been uncharacteristic of Canadian corporate management. Resource intensive industries have not been conducive to such sophisticated capitalist views; neither have the commercial-financial institutions.

Inflated real estate values benefited life insurance, trust and mortgage loan companies as much as realtors and civic boosters; comprehensive land use planning, limited profit, non-profit or subsidized housing all posed a threat to the property industry. Even the collapse of the most absurdly

high land values would pose a serious threat to lending institutions. The Manitoba land boom of the early 1880's saw land prices at the corner of Portage and Main soar high above their even current level. Their sudden collapse in 1883 destroyed many lending institutions and led others to the brink of disaster. Canada Permanent lost over a million dollars as a result of the boom's burst; it barely survived but the Montreal Loan and Mortgage Company folded after over half a million dollars in Winnipeg real estate suddenly was⁶⁶ reverted to it by default. While the presence of rampant land speculation and poor housing conditions is hardly unique to Canada, the absence of any effective government program to counteract these ills is illustrative of the power of the interests that profited from them.

The manner in which Canadian housing policy has evolved appears to run counter to some widely held assumptions as to what constitutes the 'uniquely' Canadian aspects of our national experience. Often these assumptions are placed within the framework of Louis Hartz's 'fragment' theory which sees the development of political ideology being 'frozen' in colonial societies in their formative period, leaving subsequent generations imprisoned in the political beliefs of their nations' founding fathers. This theory has been applied to Canada by Gad Horowitz in such a way to emphasize the 'Tory' nature of the Canadian fragment, in contrast to the quintessential liberal fragment represented by the United States. This Tory

element is seen as the essential element in the social progress of Canada, as Conservative governments introduced such positive reforms as the creation of Ontario Hydro, the C.N.R., the C.B.C., and the Bank of Canada. This Tory fragment is held responsible for the rise of the socialist element in Canadian politics, which like their Tory counterpoint is far weaker in the United States. The presence of strong socialist and Tory ideologies, is held as being the cause of the timidity of Canadian liberalism, in contrast with the aggressively reformist liberalism of the American New Deal, where neither Tories or socialists were a significant political force.⁶⁷

The weakness of these persuasive and elegant theories is that they tend to equate all government intervention, with sincere attempts to insure the public's welfare. Horowitz sees R. B. Bennett's policies of state intervention as illustrating the differences between Canadian conservatism and the laissez-faire American brand, exemplified by Bennett's con-⁶⁸temporary American counterpart Herbert Hoover.

However in regards to housing policies, what is striking are the similarities, not the differences between the programs of Hoover and Bennett. Both introduced the assisted market housing policy approach to their countries for the first time; Bennett with the Dominion Housing Act of 1935, Hoover with the Home Loan Bank Act of 1932. In the critical figure of W. C. Clark, there is even continuity of personnel. In some ways Hoover intervened further than Bennett, as illustrated

by the Reconstruction Finance Corporation's efforts to stimulate Limited dividend housing, efforts which did not get underway in Canada until the Second World War.⁶⁹ Hoover's efforts at Limited dividend housing show the same weakness of placing private profit over social welfare that would become characteristic of Canadian efforts in this field. The only completed housing project of RFC was the Knickerbocker Village in New York City. Although this proved to be profitable for the Fred P. French Company it was disastrous for the residents whose homes were destroyed for the project. Only three of the 479 residents whose homes were destroyed could afford the rents of the new complex, while 83 percent moved to accommodation that had been declared unfit for human habitation by New York city's building by-laws as far back as 1901. A third of the residents still lived in cold-water flats.⁷⁰ Despite this social failure, W. C. Clark, a former RFC official, did not lose his faith in Limited dividend housing and was further influenced by American experiments in large scale rental housing projects developed by the Metropolitan Life Insurance Company. While successful in terms of providing a substantial profit to Metropolitan Life, such projects as Parkchester and Stuyvesant Town were social failures. The original slum dwellers were replaced to make way for middle income residents, who themselves lived in grim apartment towers with densities of 320 and 358 persons per gross acre.⁷¹ While elements of American programs profitable to business such as state efforts to

increase the supply of mortgage funds and limited dividend housing were introduced with considerable zest by Canadian governments, other programs such as Greenbelt towns, regional planning efforts as exemplified by the T.V.A., and public housing would not be introduced at all, or would be begun at a much later date and on a smaller scale. Pro-business policies prevailed under both Liberal and Tory governments from 1935 to 1963. W. C. Clark's business-orientated housing proposals would be adopted under both Bennett and King, while Stewart Bates' attempts to inject a sense of social purpose into Canadian housing policy, would be rejected by both Liberal Robert Winters and his Conservative successor as Minister of Public Works, Howard Green.

The pro-business or marketplace drift of Canadian housing policy does not negate the fragment theory as a device for understanding Canadian politics, but it does suggest that the dominant fragment is not of the 'Red-Tory' hue, depicted by Horowitz. If, to use Hartz's analogy, the United States is the land of the triumphant liberal democrat, Australia the terrain of the successful trade unionist, South America the abode of the victorious Conservative, Canada appears to be the domain of the triumphant Whig. This is not to say that other ideologies are not present, only that their impacts on Government policy are minimal. The triumph of Whiggery is apparent in the very victory of 'responsible' government, which was not the work of radical democrats like Papineau and MacKenzie but of such mod-

erates as Baldwin and Lafontaine.

Indeed the rule of business conservatism over Canadian political life has been perceptively observed by George Grant, who Horowitz somewhat paradoxically views as the very soul incarnate of an influential 'Red-Tory' political tradition. During the Second World War, Grant was an active member of the Citizen's Housing and Planning Association which was as Humphrey Carver recalls, a "highly activist" group that supported the Curtis Committee recommendations for a comprehensive federal housing policy and "summoned conferences, sent telegrams and briefs to the federal government, organized delegations to hammer the door of City Hall, aroused the public." Grant sees the housing policies that emerged after the war as epitomizing what he characterizes as our 'late state capitalist' society. Grant stresses that it "is also 'state' capitalism because our governments have taken an increasingly active role in the market." Federal housing efforts are seen by Grant to be "governed by the dictates of mortgage policy", and consequently have produced a situation where:

The poorest quarter of our population still lives in appalling housing in both town and country. The next two quarters are slaves to mortgage companies and in return live in ill-planned little boxes produced at great profit by speculative builders who are quite uninterested in planning attractive communities. A high percentage of our production has gone into the building of luxury apartments and houses for those who have profited from the boom and from whom the speculative builder in turn could derive his immense profits. 72

Furthermore Grant is quite aware of the basis of government policy in ruthless marketplace values noting that,

Our housing in big cities has the monotony of mass production; it lacks the efficiency and attractiveness of careful planning. In the ethos of capitalism, cities are considered encampments on the road to economic mastery, rather than worlds in which human beings attempt to lead the good life. 73

Efforts to move Canadian housing policy away from its market ethos have been made by political leaders of all political divisions outside of the dominant Whig fragment; 'social liberals' such as Ian MacKenzie and Hugh Cleaver, or 'Red-Tories' such as T. L. Church, 'Tory-paternalists' such as Herbert Bruce, socialists such as A. A. Heaps, George Mooney and Leonard Marsh. Despite the range of these individuals across the political spectrum, their efforts only left slight dents in the dominant Whig framework. Their failure to achieve a socially concerned housing policy, is nicely illustrated in a troubled letter from T. L. Church to the Minister of Finance J. L. Llsley, written during a severe housing shortage in Toronto. Assured of privacy, Church wrote:

What a farce Donald Gordon coming to Toronto to tell the Board of Control he will build no houses---where are the people to live--on the streets. I do not want to see your party and my own driven to vote CCF. I appeal to you to do something to eliminate this absurdity. 74

Chapter Two

The Emergence of a National Housing Crisis as a Consequence of the Harshness of the Canadian Process of Industrialization: 1818-1912.

We have discovered that most of these great fortunes have been made by plundering the public; that as fast as we produce wealth, others take it from us; that the conditions that create millionaires and multimillionaires also create city slums and the depopulation of our rural districts.

¹
Farm and Dairy, January 5, 1912.

The process of Canadian industrialization became inextricably linked with the creation of unhealthy housing conditions for the growing, urban, wage labour force. This was not dissimilar from the experience of other developing nations, but the process' severity was exacerbated by the extraordinary extent to which government policy was geared to the ambitions of private goals, such as the escalation of property values. While all levels of government actively intervened to hasten the industrialization process, through such means as heavy indebtedness to secure canals and railways and actual bonusing to obtain new factories, relatively little intervention was undertaken to deal with the social consequences of urban growth, such as the decline in public health and safety from crowded, shoddy and unsanitary housing. While the pre-industrial era also experienced social afflictions from government

²
land policies shaped by private goals, the path of Canadian

industrialization unfolded as a veritable predator's progress. Left behind in its wake was a history of wretched housing conditions extending from the shanties of the early days of 'Laurier prosperity.' Indeed it was not until the abiding faith in the promise of perpetual prosperity was destroyed by the depression of 1913, that a broadly shared concern for Canadian housing conditions finally emerged. Prior to this traumatic experience, solutions proposed to meet human needs for better shelter were invariably based upon government facilitated schemes for the private pursuit of profit. Approaches that departed from this prevailing 'privatism' of Canadian political life emerged as part of a discovery of the social roots of poverty. This awakening was itself influenced by the impact of increasingly severe economic recessions, which since 1819, had taken place with a cruel monotony, every fifteen to twenty years. Given the pattern of repeated economic transitions on a global scale, it became recognized that poverty reflected the harshness of society's inequities, replacing the comfortable assumption that it was purely a punishment for the moral transgressions of the poor.³

1

The Consolidation of the Whig Ideology
During the Canal Building Era: 1818-1848.

The Canadian path of private goals and public means to industrialization was pioneered in the development of the

canal system of the Great-Lakes St. Lawrence route. As Lewis Mumford has pointed out, the critical weakness of 'pre-industrial' or as he puts it 'Eotechnic' technology, was its reliance upon intermittent sources of power such as wind and running water.⁴ Such concerns led to the development of the Welland Canal, the only link in the waterways network to be constructed under the ownership of a private corporation. In 1818 William Hamilton Merritt, John DeCew and George Keefer joined forces in order to overcome the irregular flow of water for their mills, brought about by the removal of natural woods, beaver meadows and swamps. The solution to their plight came by the Welland canal's creation of a continuous flow of water, by using Lake Erie as a millpond and the entire Lake Ontario - St. Lawrence system as a tailrace.⁵ This vast increase in power paralleled the changes canals would bring to the structure of Canadian political and economic life.

Merritt was a pioneer prototype of the landowner-entrepreneur-politician that set the course for Canadian industrialization, through an equation of public and private interests. Originally supporting government ownership of the canal, his stance changed when it was revealed that the government's route bypassed his extensive land holdings. In 1824 in private correspondence, Merritt frankly wrote concerning the canal that: "I think it will be one of the best speculations offered in the Western country....I consider that I will be richly

paid in the enhanced value of my property."⁶ Likewise a fellow director of the Welland Canal Company Upper Canadian Solicitor-General Henry John Bolton, owned an immense tract at the Canal's junction with the Grand River, and used his position to stop a competing canal cut to Port Colborne.⁷ The use of the canal for land speculation was criticized by the extreme ends of the Upper Canadian political spectrum. Radical Reformer William Lyon Mackenzie charged that, "valuable mill sites have been given without recompense....(and) that the Canal has been taken to particular places to the injury of the company, to serve the interests of interested individuals."⁸ Likewise High Tory Chief Justice John Robinson observed that, "Had the canal gone in the straight table course...it would have been nearly four miles shorter between Thorold and Port Dalhousie, which is a great advantage on a ship canal, but Mr. Merritt had influence to get it carried into Twelve Mile Creek round St. Catharines and close by his lands and property there, and by his mill."⁹ Both Bolton and Merritt would join the ranks of the triumphant moderate Reformers, while Mackenzie and Robinson, alongside the liberal democratic and aristocratic Tory creeds they championed, would languish in the political wilderness, out of touch with the business ethic that dominated after 1840.

The Welland Canal company, although a private firm, required and received enormous public subsidies to remain solvent, establishing a pattern that would frequently repeat it-

self as industrialization proceeded. The capital accumulations of the richest men in the Canadas were insignificant when compared to the demands of the canal. Merritt could only raise £1,500 in Upper Canada, £7,000 in Montreal, and £4,000 in Quebec, the latter largely coming from government officials.¹⁰ In contrast the legislature of Upper Canada eventually committed itself to debentures amounting to £300,000. Only £20,000 was debentured for roads in this period, a situation that led one Reformer to complain that all the colony's means were "swallowed up in this immense canal."¹¹

The heavy government intervention given to the completion of the canal system was not extended to the task of improving the living conditions of the Irish Catholic immigrant labourers who built it. These constituted the first Canadian proletariat, a condition that was recognized by that theorist of capitalist, colonial labour markets, Edward Gibbon Wakefield, who placed Irish Catholics in his fourth category of slaves--voluntary ones.¹² Everything from their departure from the Munster and Connaught counties of southern Ireland, mitigated against their escape from the labour market. Often thirty to forty deaths on board of a vessel of from 500 to 600 immigrants would take place, according to Dr. Joseph Morrin Inspecting Physician of the Port of Montreal. After leaving the quarantine station at Grosse Isle, these immigrants often travelled in open boats or in scows towed by steamers. If more fortunate they might be placed aboard closed steamers, but

even there as one sensitive contemporary noted, only with "about the same feeling that a load of pigs would be shipped at Prescott for the Montreal market."¹³ The chief concern of government was that immigrants keep moving westward, so as to be dispersed to areas where they would not be a drain on local economies. For canal workers the characteristic housing of the day was a tiny wooden hut, known as the "shanty". While on occasion a paternalistic military officer such as Colonel By would make lots available on the canal bank at nominal rates, it was more usual for contractors to allow their workers to squat where they liked and construct such shanties as they could manage, although some built shanties to let to their employees at exorbitant rates of rent.¹⁴ One contemporary account recalled that, "The filthy and crowded state of the houses, the disgusting scenes going on in them, can only be guessed by a very bold imagination. I have trod the floor of such houses almost over shoes churned in sodden garbage, animal and vegetable."¹⁵

The social consequences of the harsh treatment of Irish Catholic immigrant labour is evident in the cholera epidemic of 1832, as the community's reaction to the disease brought out the weakness of the dominant culture of privatism which had created the unsanitary conditions in which the disease spread. Sanitary regulations were enforced only in military posts, where drains were repaired, stagnant pools drained, buildings cleaned and whitewashed. Consequently the milita-

ry suffered slightly in the epidemic. In contrast the newly appointed Boards of Health were frustrated everywhere in their efforts to establish a minimum level of sanitation. At the height of the epidemic in Bytown the Health examiners reported that, "not more than half of the houses...have been as yet whitewashed." In York the Board of Health resigned in disgust after the local magistrates refused to provide statute labour to clean the streets. The sole attempt to provide any medical aid to the poor was through the establishment by three doctors of the York dispensary. It was closed after eight months due to exhaustion of funds and the lack of interest of their colleagues in the medical profession. Canadian medical opinion largely maintained that cholera struck those who had predisposed themselves to the disease. Such predisposing causes were vices such as intemperance, frequently ascribed to be peculiar habits of the poor. The disease was commonly seen as a scourge sent to punish such immoral poor persons.¹⁶

The increased business dominance of Canadian politics was foreshadowed by the findings of Lord Durham's Report. While Durham condemned such features of High Toryism as the Clergy Reserves and clashed with its leading spokesman John Robinson, his criticism did not touch such capitalistic concerns as the Canada Company and the British American Land Company. Durham calculated that Upper Canada's annual revenue of £60,000 was "hardly adequate to pay the interest" on the canal debt and saw unification as a means to spread the debt

burden over a broader revenue base. That these recommendations were adopted by the British government is understandable, given that its chancellor of the exchequer was Francis T. Baring, of the banking firm of Baring Brothers, which had underwritten the Upper Canadian debt. The union was however, more reflective of long standing British economic ties with the Canadas, than of Baring's particular business interests. Edward Ellice, like Baring a leading British Whig and also in partnership with leading Montreal merchants, had spearheaded an earlier attempt at colonial union in 1822. This had only been prevented by an anti-unionist campaign led by Papineau, that was able to generate a petition signed by 87,000 persons¹⁷ against the measure.

With the revival of economic prosperity and the enforced absence of radical reformers such as Mackenzie and Papineau, a new harmony and vigour arose over the pursuit of economic objectives. Two leading moderate Reformers Robert Baldwin and Denis-Benjamin Viger supported in the session of 1841, the government's motion for the immediate completion of the St. Lawrence canals. The essence of the business orientated spirit which prevailed in the politics of the era was captured in the correspondence of Governor-General Sydenham, to British Prime Minister Lord John Russell. Sydenham complained that:

You can form no idea, of the manner in which
a Colonial Parliament transacts its business.
I got them into comparative order and decency

by having measures brought forward by the Government, and well and steadily worked through. But when they came to their own affairs, and, above all, to the money matters, there was a scene of confusion and riot of which no one in England can have any idea. Every man proposes a vote for his own job; and bills are introduced without notice, and carried through all their stages in a quarter of an hour! 18

11

The Dominance of
Pecuniary Values over
Other Human Needs in
the Formulation of
Public Policy.

At the time of the achievement of 'responsible government' the business values motivating public policy were well established as a consensus among political leaders. The Railway Guarantee Act of 1849 was the first legislation passed after the Rebellion Losses Bill, which had indicated the achievement of colonial home rule. This railway legislation repeated the pattern established by the Welland Canal, in which government would subsidize private transport corporations, while elected officials would participate in the bleeding of these same firms. To forestall their collapse still greater public transfusions of funds would result, which in turn provided even wider vistas for private enrichment. This pattern was coupled with the neglect of the living conditions of those not wealthy enough to benefit from the greater land capitilization generated by publicly financed transportation improvements, again repeating the experience of the canal era.

The concern of the dominant politicians for the welfare of business is well epitomized by the career of George Cartier. His second political speech, delivered in August 1846 was for the promotion of the Montreal and Portland Railway, although his first, given two years earlier, had been on the subject of 'Responsible Government'. At the close of this address many shares were sold for the railway, with both Cartier and Lafontaine setting the example. Cartier also shared Merritt's keen sense of the relationship between major transportation corridors and land values. In his August 1846 speech he stressed that:

I should point out also that each city which has the advantage of being the terminus of a railway sees the value of its property double; witness Buffalo, Albany, Boston, New York, Philadelphia, Baltimore, and a great many other cities. There is no doubt that the same future awaits Montreal. 19

Cartier's speech reveals what was considered by most of the leading men in public life of his day as the measure of the success of a city. His address pointed to the degree of land capitalization as the indicator of civic progress, ignoring such non-monetary factors as the level of community health, or the qualities of the residential environment. The American cities he praised were to be emulated for their success in producing profitable real estate transactions, not for any ability to meet such human needs as adequate shelter, an environment conducive to healthy living, pure water or clean air.

The appeal of railways as an escalator of land values

was also reflected in T. C. Keefer's Philosophy of Railways a treatise written to promote railway investment. Keefer described railway stocks as "a species of real estate immovably attached to the soil." He predicted that railways would add "twenty-five percent to the value of every farm within fifty miles of the track doubling those near it." Keefer called on "real estate owners large and small" to promote railways and was confident that "as long as there are men to profit or lose by speculation, there will be people to sustain a railway." Appropriately enough, Keefer harkened back to the building of the Welland Canal, noting that it was achieved through the "untiring perseverance" of William
20
Hamilton Merritt.

To appreciate fully the significance of Keefer's remarks it should be understood that his own social vision transcended the narrow margins of profit and loss. In order to build popular support for railway construction he appealed to the widespread desire for higher real estate values. However his appeal to private gain would reap a whirlwind of plunder, although paradoxically he would emerge as one of its earliest and most severe critics.

Indeed the railway age would continue to foster the process of industrialization, urban concentration and proletarianization that canals had begun, but its impact would be of a greater magnitude, reflecting the effects of the spin-offs of a far higher amount of capital investment. In the

twenty-two years from 1827 to 1849 only \$25 million in capital was imported from Britain, while in the brief nine year span from 1850 to 1859 these imports totalled \$100 million. Capital imports secured by the guarantee of the Canadian Government under the Railway Guarantee acts of 1849 and 1851, accounted for the bulk of railway investment. ~~Only two per-~~
~~cent of the Grand Trunk's shares and one percent of the Great~~
Western's were owned by Canadians. Provincial legislation also permitted municipalities to borrow for railway bonusing and in the 1840's \$10,000,000 was obtained in this manner. In fact the provision of financial assistance to railways was one of the key reasons that the Baldwin-Lafontaine ministry, on the initiative of its Inspector-General Sir Francis Hinks, increased the taxation powers of municipal governments in its critical legislation on local government passed in 1849. (21)

The manner in which municipalities pursued the promises of railway promoters reflected the role the pecuniary values played in the shaping of Canadian urban communities. Municipal government measured community welfare in dollar terms, resembling in its functions a money making machine, or as Morley Wicket the turn of the century Canadian urban reformer and historian put it, a "species of joint stock company" in which only the members "who contributed the capital" were permitted to participate in policy making. In fact, his observation was partly accepted by the legislators who adopted

the Baldwin Act for it included an ascending scale of property qualifications for the municipal electorate, councillors and aldermen.²² Railways which promised to increase land values were invested in without restraint, while all other municipal expenditures not bearing on this goal were pared to the bone. In 1856 the city of Ottawa which bonused railways to the extent of \$200,000 refused to pay the sum required to clean a well in which a dog had drowned, although it formed part of the city's water supply. This city for 15 years rejected T. C. Keefer's plans for a modern waterworks on the basis of the opinions of "many of the principal ratepayers and most influential citizens" who "up to the present considered the question of waterworks premature."²³ Even when such reforms were adopted, it was only after an almost ritual justification on the basis of pecuniary criteria. This was true with the establishment of a modern waterworks system for Montreal, even after the fire of 1852 which destroyed 350 acres of the city and left 15,000 persons homeless. After this calamity Keefer still had to stress in his report to the City Council that, "Our people can better afford to pay increased water-rates than to pay exorbitant rates of premiums on policies of insurance."²⁴ Municipal zeal for railway investment reached its zenith with the railway competition between Port Hope and Cobourg, two towns with populations under 5,000 in population, which borrowed \$500,000 and \$740,000 respectively to bonus rival lines. Port Hope however had the misfortune of choosing

Samuel Zimmerman as its railway contractor as his poorly constructed five mile bridge across Rice Lake was splintered by ice nine days after the line's opening.²⁵ This event was typical of the trail of horror stories created by the dominance of private values, although unusually dramatic in its combination of greed, municipal boosterism and a final disaster reminiscent of the hubris of classic tragedy. The town of Windham, a municipality of about 2,900 souls borrowed \$100,000 for the Woodstock and Lake Erie Railway, after its Reeve's reservations were removed by the payment of a \$900 bribe.²⁶ In Hamilton such corruption was not required to persuade the City Council to invest \$938,800 in four railway lines, although by 1860 it was paying out \$334,136 in debt interest, amounting to 77.5% of its civic budget.²⁷ The appeal was not in graft but in the escalation of land values. The directors of the Hamilton and Port Dover Railway predicted that "the consequent rise in the value of property" would amount to "four or five times the cost of the line" and the city's leading newspaper, the Hamilton Spectator noted that before this line "became a fixed fact" a lot that sold now at \$4,200 would not have sold for \$2,500.²⁸ That such an appeal was so successful is understandable, considering the critical role that 'real property' owners played in local government. Social historian Michael Katz, using computer analysis, found that in 1861 the greatest propensity for multiple property ownership was among city aldermen followed by the high bai-

liff, chamberlain, mayor, lower bailiffs and the city goa-
 ler and policemen.²⁹ Likewise urban historian Michael Doucet,
 in an examination of 14 mid-19th century subdivisions, found
 that their owners included five aldermen and two Canadian le-
 gislators, who interlocked with ten landowners who were direc-
 tors of railway, utilities, other transport interests and in-
 surance companies.³⁰ No assistance was extended to the disea-
 sed and impoverished immigrants who daily landed at the city's
 docks and to the efforts of the ladies' Benevolent Society to
 establish an orphanage. School trustees were warned that
 their proposed increased tax of 3 d. would "press too heavi-
 ly upon the ratepayers" by the City Council.³¹ This parsimo-
 ny was even increased when the railway debt placed the city
 on the verge of default in 1861, with the discontinuance of
 the issue of bread tickets to the poor and the apprenticing
 of all boys over ten in its House of Refuge to farmers.³² The
 same private values set priorities when prosperity returned
 by 1870. Railways were again bonused and industries given
 tax exemptions, while aid was denied the Hamilton Soup Kit-
 chen, a volunteer effort to feed poor children. Also land
 originally purchased for a park was used for a city jail.³³
 In 1887 Hamilton moved the Dundas Screw Works through a tax
 exemption and in 1893 received an open hearth mill and blast
 furnace through a gift of \$100,000 and seventy-five acres of
 what had been among the city's most valuable recreational
 lands. In 1892 its rival Toronto gave a blanket tax exemp-

tion on manufacturing machinery and plant. Not to be outdone St. Catharines in 1900 awarded Welland Vale Manufacturing a 15 year tax holiday and wage subsidy, gave \$10,000 to establish a new paper mill, while ratepayers rejected a \$2,200 request for a new Collegiate Institute.³⁴ Montreal gave private firms up to 250,000 gallons of water free of charge, while charging onerous rates to the city's working classes, that were enforced with penalties of a \$20 fine and a month in prison for neighbours who out of kindness provided a bucket of water to families who had their taps shut off.³⁵ Also while water was provided free for industry, in regards to drinking it was, according to the 1897 report of its waterworks superintendant, "pure during ordinary times... dangerous in the spring and fall", with even the boom that stopped floating refuse from entering the supply being in a state of decay. One sanitary engineer estimated that such conditions produced a hundred deaths a year and in 1909 an epidemic resulted in 2,000 cases of the disease.³⁶

Given the tendency of government to place pecuniary values over the needs of health and safety, it is understandable how the social problems caused by industrialization, could be equated with progress and the public good. The Hamilton Board of Health in 1880 reported that:

It is pleasing to note that the industries of the city appear in a prosperous condition, giving employment to our working classes, and thus indirectly promoting health. 37

The Hamilton Spectator took this spirit to such an extreme that it argued that the law of nuisances should not be applied to an industrial town. In response to residents' complaints that a noisy iron foundry was disrupting the life of their predominately residential neighbourhood the Spectator replied that, "The work of a manufacturing city must be carried on...The man who cannot bear that inconvenience must remove himself from it, instead of having it removed from him." ³⁸ Similarly rather than being viewed as serious social ills requiring public intervention, housing shortages were regarded as profitable opportunities for private investment. During the city's depression of the 1860's, Hamilton's worst housing stock of cheaply built frame structures went largely uninhabited, while rents declined by fifty percent. In 1871 the Spectator expressed relief that the days when landlords had to practically beg "for tenants to occupy their premises rent free" were finally over. By 1872 it noted that the housing shortage was such that many families were forced "to leave in consequence of being unable to obtain a residence" which meant that, "To capitalists a better opportunity could not be afforded to realize good interest on their capital by investing it in the building of houses at from \$6 to \$10 per month", through either "private speculation or joint stock companies." This line of reasoning was taken to its extremes in a May 22nd 1872 Spectator editorial entitled "Progress" which proclaimed that, "A standing evidence of the

progress of our city is the difficulty in obtaining houses."39

The private values that shaped municipal government continued to determine policy at the provincial level. The M.L.A's who served on the boards of British owned Canadian railways as a consequence of their government's loan guarantees, used their positions to bleed these lines for personal profit, insuring their collapse after the advent of depression in 1857. This pattern was evident in the sale of the Montreal-Portland line to the Grand Trunk, which garnered one sided benefits for Montreal promoters such as George Cartier, Peter McGill and Alexander Galt, who made the sale on the pledge that the line was in good running order. However within a year the Grand Trunk had to pay out £850,000 for the rehabilitation of the line as it was plagued by spongy roadbeds, abrupt grades and hair-pin turns. Even after this outlay the line was so dangerous that travel was prohibited after dark and its revenues could only equal a third of its operating expenses.⁴⁰ Galt then managed to obtain the contract for the construction of the Grand Trunk line from Toronto to Sarnia and along with his partners proceeded to design it with similar standards to his shaky Montreal-Portland line. T. C. Keefer recalled how:

it was in the interest of the contractors to keep the road as near the surface everywhere as the contract permitted no matter how much it might be smothered in winter and flooded in spring--how undulating it was, or how frequent or severe the gradients became; and to

place the stations where the land was cheapest, or so as to purchase political support thereby, or to obtain speculation building lots. 41

Even Galt and company's predatory plundering was mild in comparison to Samuel Zimmerman, who was at the same time the most accomplished activator and most tragic victim, of the private values of Canadian politics. Keefer noted how he had "organized a system that made him the supreme ruler of the province for several years" by keeping "open house" where "the choicest brands of champagne and cigars were free to all the peoples' representatives from the town councillor to the cabinet minister." This achieved such success that one of his agents could boast, "that when the speaker's bell rang for division more M.P.S were to be found in his apartment than in the library--or any other single resort!" One of the pieces of legislation obtained by such influence was the amendment of a section of the railway act which required that all trains stop before crossing the drawbridge over the Desjardin's Canal. Less than two years later as Keefer, an inspector appointed to investigate the disaster recalled, "a train which did not stop plunged through this very bridge, and among the first recovered victims of this 'accident' was the dead body of the great contractor himself." 42

The railway crash over the Desjardins canal on March 12, 1857, appears to have foreshadowed the economic crash which began in the fall of that year. After the advent of depression the Canadian government was forced to pay the interest on

the railway bonds protected by the Guarantee Act, as well as shouldering the burden on municipal debt. In 1858 a million dollars was paid out under the Guarantee Act and \$365,000 paid to bail out municipalities. Consequently by 1858, when Galt assumed the post of Minister of Finance the budget deficit was as great as total government revenues had been in 1850.⁴³ Galt's response to this crisis was made in the traditions of privatism in Canadian politics and so served to accelerate the harsh process of industrialization which had been set back by the depression. Revenues were increased through higher excise taxes on items such as rum and brandy, while tariff modifications were made along the protectionist lines suggested by the "Association of Canadian Industry" spearheaded by merchant, politician and railway manipulator Isaac Buchanan.⁴⁴

The close connection between railway development, tariffs, industrialization, proletarianization and urban concentration can be discerned in the rapid transformation of the Canadian shoe industry. The railway boom of the 1850's first served to break down the distances that protected locally based shoe production and consequently stimulated the development of a mass market. This trend along with Galt's 1859 budget increase in the tariff on shoes from 12.5 to 25 percent, when combined with the dislocation caused by the American Civil War, established the conditions for a relatively rapid industrialization of Canadian shoe production. The 1860 Report of the Toronto Board

of Trade stressed the "decrease of the manufactures of the small towns all over the country" and predicted that these would soon be reduced to the status of repair shops of city manufactures. The 1861 Report observed how "the large shoe shops in each village where from five to ten men were wont to be employed" had become a thing of the past. The Report of 1861 also noted the same trends in the clothing industry and recorded how, "The cheap labour which in a large city can always be commanded and the use of the best description of sewing machines, enables manufacturers successfully to compete with country establishments." The transformation appears to be complete at the time of the Board's 1864 Report which rejoiced that:

Eight years ago there was only one regular traveller from Montreal and one from Toronto who solicited orders from the country trade, and these seldom left the line of the railroad. Now it is no uncommon thing to meet from fifteen to eighteen in a single season--all keenly alive to business, and pushing into all sections of the country, remote or otherwise.... business formerly distributed over a thousand workshops in the country districts... (had become) the eighteen or twenty establishments of the five cities of the provinces...45

The erosion of old artisanal modes of production had a great impact of the land use patterns as well as the growth of Canadian cities. In his study of Toronto from 1850 to 1900, urban geographer Peter Goheen found that on Wellington Street in 1850 the homes of gentlemen, merchants and professors were located only a block from the homes of a cooper,

tailor, moulder, shoemaker, labourers and a clerk and carver. The cooper, carver, shoemaker and tailor were all typical of the numerous self-employed artisans, who usually worked and dwelled in the same building, which was often self-built.

In the pre-industrial Canadian city only Irish navvies experienced residential segregation, living in crude shanties at the city's edge, but as industrialization advanced residential segregation did as well. In 1898 this situation was noted by C. S. Clark in his book Toronto the Good. Clark observed how:

Strangers coming to this city are struck with the existence of the extremes of rich and poor. Living in the city is very expensive, the poor are obliged to live in shaky tumbledown houses... while the middle class are those of only moderate means reside in the suburbs, or a considerable distance from the business part of the city. 46

Michael Doucet has examined a similar transition in Hamilton between 1852 and 1881. By 1881 the city's northern fringe, an area segmented by rail yards and swamps, had become the principal residential area for the city's workers, while its choicest residential lands, along the well drained gentle slope near the Niagara Escarpment had become the preserve of the city's elite.⁴⁷ In Montreal the transition to an industrial city resulted in 50 percent of its residents being housed in multiple family dwellings as early as 1871. In 1896 industrialist and philanthropist Herbert Ames in his book The City Below the Hill described a situation where "Within the well built residences" of the "City above the

Hill" were to "be found the captains of industry, the owners of real estate, the employing, the professional and salaried classes" while the city's workers lived largely in rented shelter, using outdoor privies in the "City Below the Hill". Indeed this lack of water closets seemed for Ames to symbolize the city's division since this was "unexpected information to many of the citizens of the upper city--where such a thing is unknown."⁴⁸

The private values that shaped urban form in eastern Canada were stretched across the west and moved vertically from the railway boardrooms to the gatherings of the boosters of the pettiest prairie hamlet. One of the first acts of the C.P.R. was to reject Sir Stanford Fleming's carefully chosen route across the well watered northern prairies and the relatively low grades of the Kicking Horse pass. Instead the C.P.R. was routed through the arid Palliser's Triangle, the 1,600 feet higher Kicking Horse pass and the rugged and avalanche prone Selkirk mountains. Its chief advantage was that no real estate speculators had bought up future townsites here, as had occurred along the northern route especially around the established communities of Battleford and Prince Albert.⁴⁹ Likewise the C.P.R. rejected Fleming's advice that it bypass Winnipeg on account of its frequent flooding. Here the largest speculator was C.P.R. President Donald Smith, who also controlled the Hudson's Bay Company, which owned 1,750 acres around its Upper Fort Garry. Also the C.P.R. gained from the small

town of 6,245 persons, a free \$300,000 bridge, a \$200,000 bonus, thirty acres of land and perpetual exemption from civic taxation. The bridge however was destroyed in the 1883 floods.⁵⁰ The same predatory pattern was instrumental in the selection of the city and planning of Regina. Qu'Appelle, surrounded by trees, sheltering hills and four lakes, attracted a swarm of land speculators who believed these qualities would make it the site of the capital city. However a site's very attraction to speculators made it an anathema to the government and the C.P.R., as was admitted by Macdonald in the Commons.⁵¹ Instead Lieutenant-Governor Dewdney chose a site upon which a syndicate in which he participated owned 480 acres. His partners in this venture included Conservative M.P. Arthur Wellington Ross, R.C.M.P. comptroller Frederick White, Conservative Senator leader Alexander Campbell and Indian Commissioner Elliott (son of Alexander) Galt. However the C.P.R. was not to lose out to these government officials in this capital land bonanza and defiantly located its railway station two miles to the east on the baldest prairie. Dewdney's syndicate was rescued by the location of public buildings, such as the Lieutenant-Governor's residence on sites adjacent to their holding. Consequently Regina was stretched out on a band two and a half miles wide. The C.P.R. was able to increase its return on land sales by disposing of its lots through a lottery technique, the lucky winners receiving lots closest to its railway station. This ingenuity was

not applied to the non-speculative aspects of community life. For most of the year the bleakly located town was even without water, which had to be imported at seventy-five cents to the barrel.⁵²

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The Evasion of the Need for New Values in Government to Alleviate Housing Problems.

Even when the existence of poor housing conditions was admitted and deplored, the proposed remedies failed to challenge the underlying causes, rooted in the private values influencing all government operations. Such a pattern emerged in the first federal study of housing conditions undertaken by the Royal Commission on the Relations of Labour and Industry in 1889. The Commission noted that one "bright spot" on the Canadian housing scene was the relative absence of tenements in comparison with Europe and the United States. However these conditions were, as its testimony points out, common in Halifax, where the use of a single common sink and privy by several families was widespread. In the Griffintown section of Montreal, as the Editor of the Canadian Workman noted, diptheria and typhoid were prevalent in houses lacking interior drains where "people living in the upper tenements have to come out onto the galleries, and have to throw all their slop into a wooden pipe to descend down into the sewer."⁵³

In Toronto all witnesses agreed that rents had risen rapidly; the open privy was still being installed both inside and on the city's periphery; houses downtown though closer to work were more expensive than those in the suburbs; and that home ownership costs were prohibitive for most workingmen.

A stove plate moulder testified that, "It would take one a thousand years to build a house in Toronto, if I continued to live in a respectable way such as a workingman is expected to bring up his family." A frequent target for criticism was the implicit zoning regulations of developer-builders designed to keep inexpensive housing out of new subdivisions.

One witness declared that, "a great deal of land is now held en bloc and will not be sold except on condition that a house should be built worth at least \$3,000 and in some cases \$5,000 and this of course is beyond the reach of any working man."⁵⁴

In its conclusions the Commission noted that rents had increased in the prior ten years from 20 to 25 percent, while other necessities of life had actually declined in price in that period. It frankly observed that while most urban municipalities had sanitary regulations, these had been rendered "in great measure inoperative" due to such factors as "the apathy of inspectors", "the influence of the landlords" and "the Helplessness of the Tenant."⁵⁵

Despite the grim picture portrayed by its findings and testimony, the solution outlined by the Commission failed to depart from the business values that dominated the political agenda of the era. Radi-

cal solutions such as planning controls on land speculation, the then popular remedies of the Single Tax and land nationalization, easier home financing or municipal housing were consequently not considered. Instead the Commission focused upon the rapid movement of workers' housing to suburban locations, where cheaper rent and better sanitary conditions could be obtained. It confidently predicted that, "Means of rapid and cheap transit are now being introduced, which will relieve congested industrial centers of their surplus population, to the great benefit of the working classes."⁵⁶

The Commission's formula for the solution of housing problems was applied by the city of Toronto in 1891, when it purchased a streetcar franchise and resold it immediately on the condition that "working-class reduced fares were to be instituted in the early morning and early evening hours."⁵⁷ However the efficiency of the technique of population dispersion to solve housing problems came into question in 1892 when a collapse of the real estate market left Toronto with thousands of vacant houses, subdivisions and serviced lots. The Canadian Architect noted that the city was "so spread out and straggling that a heavy and continual expense" was required for essential services. It was estimated by Colonel George Denison who had been badly burned in the bust that Toronto had enough lots to house a million people, five times the city's requirements. Alderman John Hallam observed that, "the city has been cursed with land jobbers whose in-

terest was to boom property by opening up new streets and extending others, constructing sewers, putting down block pavements, gas and electric lights on miles and miles of streets where there was no necessity and no legitimate demand for such improvements."⁵⁸ However such cautious wisdom would be ignored after the return of prosperity at the end of the decade, when the formula of cheap transit, suburbanization and land speculation with renewed vigour would be applied as a solution to Canadian housing problems.

This formula was applied with the additional support of publicly owned transit lines. When the Judicial Committee of the Privy Council ruled that Toronto could not force private lines to service distant suburbs, support for municipal ownership blossomed overnight. Typical of these new converts was William Maclean editor of the Toronto World and a suburban real estate speculator who argued that, "Cheap and rapid transportation means plentiful labour, well-housed, well-fed and intelligent labour."⁵⁹ Similar convictions and values led to municipal ownership of transit in Edmonton, Lethbridge,⁶⁰ Regina, Saskatoon, Brandon and Medicine Hat. This pattern reached its zenith in Edmonton, which by 1914 was exceeded in its per capita miles of trackage only by Denver and Los Angeles among western cities. One isolated critic of this largesse noted that it would "serve to promote land speculation" to which a fellow alderman replied that such a fear was groundless since "all the property had been secured by

speculators" who included the supporters of the transit expansion and members of the City Council. The sprawling lines help serve the subdivisions that by 1913 were adequate to hold a population of 500,000, although Edmonton's population was only 50,000, with the result that in 1927 the Medical Officer would lament "We have a particularly large number of cows scattered from one end of the city to the other."⁶¹

Edmonton's fiasco was typical of the consequences of the search of better housing conditions through a perpetual expansion of the urban frontier. In search of cheaper lots and lower taxes prospective homeowners would advance slightly beyond the terminus of transit lines at the city's boundaries, where they would endure pioneer like deprivations, but be able to raise poultry and a few cows. Such conditions were tolerable as long as houses were constructed on generous sized lots. However after land speculators entered fringe areas, land prices rose, causing lot sizes to decrease and consequently to create severe health problems owing to the reliance on well water and absence of sewers. In order to overcome this situation a municipal annexation and extension of piped services ensued. Consequently those seeking cheap land and low taxes went farther afield and the whole sprawling process began again. Fifty thousand persons moved beyond the city of Toronto without the service of watermains or sewers, with the result that a utility system based on natural grades was impossible, resulting in an enormous additional expense.⁶² The harshness of life

on this urban fringe was noted by Dr. Charles Hodgetts, medical adviser to the Public Health Committee of the Commission of Conservation who observed that:

Should the married man live in the suburbs, it is perhaps in a shack town, the whole family being crowded into one or two rooms intended to serve as a kitchen annex to the house he hopes to build. His great expectations are slow to materialize and frequently he, or some others of his family, die in the making of a home--victims of unsanitary housing. This is an example of the working man being the victim of land speculators whose sugar-coated offers have led him to launch out on a scheme of housing which they knew well it was difficult for him to carry to a successful issue. The man has paid too heavily for this land and finds the cost of building plus the interest and annual payment, a greater burden than he contemplated. It is the lure of the land speculator. 63

However such grim realities failed to diminish the ardour of the civic boosters, whose visions of urban growth were as broad as the private values that shaped their conception of the urban community were narrow. Everything that served the interests of urban growth and did not threaten the goal of higher land values was applied, even extending to a peculiar variant of Henry George's Single Tax, along with municipal ownership of power plants and telephone and lighting utilities. In this spirit the Mayor of Medicine Hat wrote that, "The town with something to offer which is equivalent to a bonus, frequently escapes being required to put up a cash bonus. Municipal ownership and industrial progress go hand in hand." 64

No trick would be too lurid to be abandoned in the quest for growth; the President of the Lethbridge Board of Trade took to growing sub-tropical plants outside his office to allay

fears about the limitations of the prairie climate. A 1912 Regina newspaper headline typified the confidence of the era, in its proclamation that, "The Eyes Of the World Are Upon Regina Whose Growth Can No More Be Stemmed Than the Waters of the Sea." Such a spirit resulted in a mania of escalating land values and expanding subdivisions. Saskatoon subdivided 15,000 acres, enough to house 150,000 persons in detached houses, which sold at higher prices than the land's current value—⁶⁵ indeed some remain vacant to this day. Although 8,160 acres of its subdivisions were cancelled in 1921, Winnipeg would still have 51,700 vacant lots in 1926. Land values in this vast wasteland averaged \$22,000 per acre at the height of the pre-war boom. Winnipeg's nine suburban municipalities had 133,000 vacant lots by 1926, of which only one in 13 had been built upon, although half had been connected to sewers with provincial aid. Likewise Calgary by 1914 had some 26,763 vacant lots that were fully serviced by watermains and sewers, enough to accommodate the entire city's population at a density of two persons per acre. This however accounted for only part of the forty square miles of Calgary's subdivisions with a capacity to house 500,000 people, which were laid out without any retention of land for community use, or in consi-⁶⁶ deration of traffic and sanitary needs. By 1912 speculation had engulfed the entire island of Montreal, although vast tracts would remain vacant as late as 1964. At the same time garden lots were being advertised in Toronto that were located

far to the north of the present expressway 401. After an exhaustive study of the urban development of Western Canada in 1917, Robert Murray Haig a Columbia Professor of Economics reported to the Saskatchewan government, "that urban land values imputed on the basis of actual sales made, probably exceeded in proportion to population the level obtaining in any other region of the world."⁶⁷ Indeed the intensity of the private values aroused the notice of British planning pioneer Patrick Geddes, who noted that a major cause of Canadian housing ills was the,

contagious frenzy of land and site speculation which seems even to outrun the intensity of that mental, moral, and social disease even at its worst points in old Europe, but which we in Europe with our innumerable high-dividend-paying Canadian Trust Companies are, assiduously formenting and exploiting in our turn. ⁶⁸

Geddes' shrewd observations point to the critical role played British capital in the great land boom especially after the exodus of wealth caused by Lloyd George's budget of 1909.

The Canadian Annual Review rejoiced how "individual money was literally pouring into Canada. British capitalists, Peers and Commoners, financiers and merchants, were visiting, inspecting, buying."

The real estate boom saw the growing role of the land speculator-builder, which brought with it an inflation of housing prices that made home ownership difficult even among the middle income groups. In 1910 the Financial Post observed how:

throughout Canada the homeseeker of

averaged means, such as one that would purchase a home of about \$5,000, is finding it difficult to get value for his money. The speculative builder is no longer content with a moderate profit on the work of building, but looks for from \$500 to \$1,000 in addition...⁶⁹

Despite the housing shortage vacancies increased as prices climbed. In Toronto in 1901 the vacancy rate was 4.41 per thousand, while by 1908⁷⁰ it had almost doubled, and by 1915 had peaked at 11.51.

The perils of the middle class search for home ownership however paled in comparison to the hardships experienced by urban wage workers in the rental market. According to Department of Labour estimates rents increased by 62 percent from 1900 to 1913, while wages had advanced by only 44 percent. In Toronto a detailed study by Professor James Mavor of the University of Toronto found that rents had increased from 1897 to 1906 by 99 percent, while all other items in the cost of living had risen by under 30 percent. The Department of Labour estimated that Montreal rentals had risen by fifty percent from 1906 to 1913, which it found had resulted in "doubling up" of families in the same apartment or house" and in "overcrowding and ill health."⁷¹ This severe overcrowding meant that by the outbreak of the First World War, Montreal housing conditions were far worse than when they were described by Ames in 1896 in The City Below the Hill. At this period overcrowding was confined to a few areas such as Griffintown and the average family flat contained 5.2 rooms.

By 1905 the city's health inspectors added a new category to their reports; the "dark Room" without any means of direct ventilation. In 1908 Elzear Pelletier noted the emergence of "white mice architecture" resulting from the conversion of single family homes into multiple unit use and observed the same standards being applied to newly constructed residential structures which were often placed on damp soil and even "upon land filled with garbage, without covering the ground with concrete."⁷² A similarly predatory pattern emerges from the reports of the Winnipeg health department, which in 1910 detailed the vicious circle that developed when owners became aware of their tenants' subletting and increased rents so that the final result was "overcrowded tenements utterly unfit for the purpose and rented at exorbitant rates." In 1909 a Winnipeg health inspector found a boarding house with twelve occupants in a room measuring only 13 x 12 x 7 feet. Such horror stories were found across the Dominion such as in Toronto where the city police discovered 565 people in five houses.⁷³ In Hamilton in 1912, health inspectors found 49 persons residing in an eight room house with 23 men residing in two basement rooms. In such crowded conditions Dr. James Roberts noted beds were often "shifted with every change in weather to avoid the rain which comes through the roof."⁷⁴

Despite the severity of the housing crisis the views of some opinion leaders remained locked in the narrow business ethos displayed by the Hamilton Spectator in the 1870's. In

1906 the Toronto Globe observed how,

In a village or town a mechanic in steady employment has his parlour, dining room, kitchen and hall, with four or five bedrooms, a grass plot, and perhaps a garden. In the city he must surrender all these.

Consequently it concluded that "There is no necessity for entangling the city in this business either by guaranteeing bonds or constructing and renting houses for workingmen."

Rather it found that,

as soon as people relinquish the hope and consent to crowd into flats and tenements the consequent multiplying of the returns from such structures will promote building operations to the full extent of demand.

Another solution the Globe praised was the growth of shack towns on the city's fringe. It admitted the hardships, as the homeseekers "may tent and sleep in the open air" and planning problems, since "no doubt when Toronto of 1920 reaches out for greater bounds she will have within them this shack-land with a hundred problems of sanitation and fire regulation to face". However this system gave "hundreds of Canadian mechanics and laborers and many an immigrant a little space on which to live--to call home."⁷⁵

While professionals concerned with housing such as clergymen, social workers, doctors and sanitary inspectors did not employ the business rhetoric of newspaper editorial writers, their solutions equally failed to challenge the assumptions of the prevailing market ethos. Indeed their solutions were

based on an equation of housing problems with the deficiencies of individual tenants and roomers. In this fashion Dr. W. Boman Tucker of the Montreal City Mission wrote that:

Let your environment be good (as in the case of good houses), broad and clean streets, parks and gardens, and a potentiality depraved and untaught will trample down the gardens, litter the streets with rubbish, and fill the house with uncleanness, untidiness and destructiveness. The person who has in him no aptitude for the slum, cleans it up and converts it into purity and health. Get the slum out of people and they will either betake themselves from the slum locality or they will clean it up and raise it out of the slum condition. 76

Typical of this approach was the model housing exhibition of the Montreal Child Welfare Exhibit of 1912. It featured a model kitchen and living room "furnished with hand-made furniture" and noted that seeds were being distributed to children so they could plant flowers in their yards. 77 A harsher manifestation of this spirit was displayed when reformers moved from education to regulation. Winnipeg housing inspectors boasted that with "the whole-hearted support of...Police Magistrates" they were able to meet the "overcrowding evil by dint of stern repression and frequent prosecutions." In Vancouver and New Westminster oriental shacktowns were destroyed, without concern for the plight of their inhabitants. 78 Proposals for public housing were noticeable by their relative absence. In a 1912 article in the Canadian Manufacturers' Association Journal Industrial Canada, Toronto's Medical Housing Officer Charles Hastings,

listed "cheap transportation" for suburban development, building societies and co-partnership associations and construction regulations as the solution to Canadian housing needs. Public housing was depicted as "enfeebling the energy, ambition and moral fibre of the citizen which is so essential to good citizenship" and Hastings quoted Andrew Carnegie's advice that, "It is right to give a lift to those who really require it, but the man who wants to be carried is not worth carrying at all." Hastings was firmly committed to the business ethos and stressed that, "there is no other investment that will pay anything like the dividends to the municipality as that spent on public health."⁷⁹ The few professionals that supported public housing were able to transcend the prevailing market ethic. One was Harry Bragg editor of the Canadian Municipal Journal who saw "human greed" as the prime cause of slums and stressed that while, "Some blame foreign immigration...this is answered by the plea that the foreign immigrant can only afford the cheapest kind of dwelling, and has to crowd up upon his own nationality."⁸⁰

The only significant support for municipal housing came from certain segments of organized labour. While the Montreal based Le Parti Ouvrier, limited its housing plank to loans for home ownership, the moderate Toronto District Labour Council called for municipal housing and rent control as early as October 1904. In 1911 this Labour Council drew up a plan for the erection of 2,400 units of municipal housing. It esti-

mated that this public project would achieve savings through economies of scale, that would reduce the costs of housing by forty percent. One member with keen insight into the business values that ruled the politics of the day, observed that the Labour Council had better attempt to elect some members to the Provincial legislature if such a plan were to be adopted.⁸¹

Efforts to increase production of low rental sanitary housing were restricted to attempts to form limited dividend companies. Prior to 1913 the only successful effort in this regard was Herbert Ames' "Diamond Court" project which rehoused forty families. In 1904 Goldwin Smith formed the Artisans Dwelling Corporation and purchased enough land for thirty houses; but according to 1905 Toronto City Council minutes this scheme collapsed out a "fear on the part of some of the promoters that they might possibly be falling into the hands of the labour unions."⁸² Concern was revived by the Toronto Board of Associated Charities which helped bring about a conference "including several leading men of business with special representatives of the labour interests." At a C.M.A. banquet held in Toronto in February 1907 a jewellery manufacturer, Thomas Roden, presented a plan for a limited dividend company that would build 1,000 workingmen's homes. Roden believed that manufacturers' efforts to secure a "contented staff of employees" would be ruined if they continued to "be at the mercy of rapacious landlords." Although the

C.M.A. appointed volunteer directors to the project, interest ended with the depression of 1907, as it did with similar proposals in Galt and Maisonneuve.⁸³

IV

The Growing Questioning of the Marketplace Ethos 1910-1912.

Efforts at achieving limited dividend housing remained dormant until the Canadian tour of Geddes' associate, British M.P. Henry Vivian. Vivian made a lecture tour of Canada stressing the need for low rental housing and town planning. Vivian shocked audiences with slides of Toronto which demonstrated how "the worst features of the Old World are paralleled and sometimes surpassed" in that city and by assertions that he had seen slums in Canada that surpassed even the infamous ones of Dublin. Frank Beer later recalled that Vivian's tour was the inspiration for the creation of the Toronto Housing Company, founded in May 1912.⁸⁴ It was remembered how, after touring the city, Vivian had characterized its housing conditions, as "among the foulest in the world". At his lecture Vivian placed an illustration upon a screen and asked his audience "Where do you suppose that foul tenement is", to which he replied "That is a picture in your own city."⁸⁵

By 1912 housing conditions had reached such crisis proportions that they began to lose their comfortable association

with industrial progress. Indeed Hamilton Health Officer James Roberts noted in the July 1912 edition of the Canadian Municipal Journal that,

The overcrowded tenement and slum, long tolerated as the natural concomitant of wealth and prosperity, and even regarded as the insignia of bigness and commercial activity, are gradually discovering themselves in their true significance as the preludes to civic disaster and national ruin.

The significance of Roberts' observations is underscored by that fact that although only four months earlier he had opposed municipal housing, Roberts now listed it as first in priority for the overcoming of Hamilton's housing crisis.⁸⁶

Likewise the Winnipeg Planning Commission recommended that if adequate accommodation could not be obtained from private capital, "the city in its own interest should erect them."⁸⁷

Perhaps the best indication of the new concern for housing was the appointment of Thomas Adams to the Commission of Conservation. In 1912 a petition for his employment was supported by the C.M.A., the I.O.D.E., the National Council of Women, the Hamilton Board of Trade and the Canadian Public Health Association. At the Commission's annual meeting Sir Edmund Osler and G. Frank Beer made it evident that these petitioners were motivated by the housing crisis and looked on Adams as the most capable expert in the planning of workers' suburbs.⁸⁸

Finally nation-wide efforts, backed by widespread public support, had emerged to solve housing problems through solu-

tions that went beyond simplistic municipal boosterism and an instinctive reverence for real estate promotion. However the efforts to secure Adams as a planner for model workingmens' suburbs had shown a concern that had come late in the day and only after the housing situation had reached crisis proportions as a consequence of the rapid escalation of rents from 1900 to 1912.

Chapter Three

Attempts to Cope Through the Regulation of the Private Market: 1913-1929.

With the advent of severe economic depression in 1913, the question of government housing policy finally emerged as a significant political issue and for a brief span a vigorous debate ensued between the advocates of "municipal" and "philanthropic" housing. After the outbreak of World War One however, the promotion of both solutions vanished from the public stage, until the severity of the housing crisis created by the war's dislocations became evident. Despite such conditions no special government wartime housing programs emerged. When a federal emergency scheme was developed at a time of great post-war social protest, it was more suited to the task of propping up a sagging residential construction industry than to the amelioration of social needs. Consequently until the private economy again broke down after the depression of 1930, government efforts to secure better housing were rigidly restricted to the regulation of various side effects of the private market, through such means as applying more efficient planning techniques to suburban development and the enforcement of building bylaws. The latter method resulted in the demolition of unsanitary housing, but without any accompanying government intervention to ensure the construction of a more liveable housing stock.

The Meager Achievements
of Pre War Housing Reform:
1913-1914.

The depression of 1913 temporarily deflated the unlimited optimism in boundless growth as an elixir to each and every conceivable social ill. In the fall of 1913 W. T. White, the Minister of Finance reported after a journey to England that now since, "considerable English money had been lost in certain real estate investments...the day of the wildcat real estate¹ tater and company promoter, with the fraudulent prospectus is over in London for some time to come." Coupled with this new realism was a significant change in the Canadian perception of the cause of housing deficiencies. Social service investigator Bryce Stewart challenged the comfortable equation of housing improvement with population dispersal by his survey of crowded housing conditions in residential blocks liberally² sprinkled with vacant lots. Similarly Toronto businessman and reform minded controller J. O. McCarthy supported public housing, abandoning his earlier faith in suburban development. In his 1913 inaugural speech as Mayor of Toronto, H. L. Hocken stressed that past efforts to secure better housing through demolition of unsanitary dwellings had only aggravated the situation and supported municipal housing since, it was "manifest that the duty of providing for the housing of the people cannot safely be left entirely to private enterprise." With such support the District Labour Council was able to persuade Toron-

to City Council to petition the Provincial government to grant the enabling legislation for a municipal housing program and controllers James Simpson and T. L. Church led a delegation of unemployed to Queen's Park to lobby for this cause. By April 1914 Sir John Willison, editor of the Conservative Toronto News, told Premier Sir James Whitney that although he would "far rather leave all such situations to the natural operations of supply and demand...no one who considers the conditions of Toronto to-day...can possibly content himself with that doctrine."³ For the first and it appears last time before the 1930's depression, subsidized municipal housing was seriously discussed. McKay Fripp in the Engineering and Contract Record noted that many wage-earners were "unable to pay a rent based even upon the lowest standard of decent housing" and argued that the payment of a subsidy would result in "an immense gain to the community," in the form of higher standards of "living, health and morality."⁴

Although a widespread movement for the socialization of housing had indeed emerged, it failed to lead to any significant shift in public policies, which remained ruled by private values. Typical of this course were the results of a joint meeting of the St. John New Brunswick Canadian Club and Board of Trade held on April 22nd 1913, to discuss the housing problems faced by the city's "poorer class who would never themselves be able to build without some form of assistance" and required accommodation "renting from nine to ten dollars per

month." City Commissioner H. B. Schofield announced that, "He was opposed to civic ownership" and argued that the municipally owned land proposed for such a development "was better suited for industrial development." Other prominent citizens argued that, "intemperance was the main cause of the housing evil in St. John" and that, "the best way to secure accommodation for the workingman was for the business man and professional man to build their own homes and give the others a chance to occupy the flats."⁵ Winnipeg City Council refused even to print the report of its Planning Commission and ignored all its recommendations save for an expansion of the city health department.⁶ Likewise Hamilton rejected the advice of its health officers who finally had endorsed public housing. Instead the ambitious city sought to obtain greater housing investment by advertising the profitability of new construction. It boasted that its land values continued to soar; estimating that a lot which sold for \$20 a foot in 1910, now brought in \$200 three years later. Hamilton still attempted to allure British capital by pointing to the high mortgage rate of over six percent and to profitable suburban development. Its publicity brochure promised that:

Where, however, the largest and quickest returns are made is in the buying of acreage in the suburbs, subdividing into building lots, developing the estates by grading and levelling the streets, putting in sewers and sidewalks and selling these improved lots with building clauses suitable to the locality. It is not straining the truth to state that there is no form of investment in

existence that shows such a sure and handsome return without any of the risks that usually attend a high rate of profit. 7

Between Toronto's support for municipal housing and Hamilton's municipal boosterism came the renewed remedy of limited dividend housing. Toronto philanthropist and industrialist G. Frank Beer named this approach "The Ontario Plan" regarding it as a distinctively Canadian blend of "government co-operation, municipal guarantee, private initiative and management and public co-operation." He was confident that clear thinking "will bring Canadians to the conclusion that while town planning is essentially a matter for the action of governments, housing by its nature is a field in which private initiative should be most influential." Beer was unable to obtain a provincial guarantee for limited dividend housing, as he was only able to convince Whitney to pass permissive legislation to allow municipal councils to guarantee philanthropic housing company bonds without submitting to ratepayer referral. The Premier was only converted to even this limited measure after Willison told him that the housing shortage would restrict the flow of immigration.⁸ This legislation was only taken up by the city of Toronto. Similar legislation was passed by the province of Quebec. Likewise only one development was constructed which was on a smaller scale at Point-Aux-Trembles.⁹

Both the achievement and failure of the Toronto Housing Company can be seen in the very frank testimony of Arnold M. Ivey, President and a founding director of the firm, to the

1935 Parliamentary Committee on Housing. Ivey recalled how in 1913 "we found there was a housing problem...and we endeavoured to solve it, but we were unable to do it; we could not build for the lower wage earners." However the company had been able to "attack the problem at a higher level" by surpassing the standards of the commercial developments of the day.¹⁰ Indeed the corporation was able to build in an innovative and attractive design, more characteristic of the manner of English garden cities, than the grim "Octavia Hill" philanthropic developments of the era. Heat and continuous hot water was provided by a central steam plant for all flats and each unit had its own door to the street to avoid the objectionable shared stairway of tenements. The units were built in an English cottage fashion with half timbered gable ends, wooden verandas and Georgian pine trim and all were placed in an U shaped manner, which opened at the street to enclose a centralized grass court. Despite such architectural achievements, the problem of the gap between low incomes and decent housing was not solved; for although its rents of from \$19 to \$39 per month were under the average rent of \$25 paid by workmen making \$15 a week, they were above the means of low income earners.¹¹ This however was virtually all that could be shown as a concrete product of the pre-war housing agitation. When war emerged all efforts to increase the supply of low rental housing fell behind although the need for such accommodation would rapidly increase.

Thomas Adams in Relation to his
Times: A Liberal Englishman,
Radical Canadian and Conservative
American:
1914-1923.

Although Adams moved widely across continents and the oceans his ideas appear remarkably fixed through time. Adams, a lifelong British Liberal, moved to Canada prior to the First World War, before the exigencies caused by that conflict forced his party to adopt as its own the principle of subsidized, public low-rental housing in urban areas. This situation had emerged after social protest had forced rent controls and the subsequent abandonment by private capital of the low rental¹² housing market. In Canada, Adams sought to apply concepts that had become recognized as outdated in his own country. Usually even these were too radical for Canadians to accept. When in 1919 Canadian demands for a federal housing program had been overwhelming, Adams' refusal to extend it to recognize the principle of subsidized rental housing helped produce a scheme that was a failure from both the social and financial point of view.

The efforts undertaken by prominent organizations such as the Canadian Manufacturer's Association and the Imperial Order of the Daughters of the Empire to secure the planning services of Thomas Adams for Canada, reflected Adams' reputation as the foremost authority in the planning of working class suburbs. This recognition developed as a consequence of Adams' success-

ful tenure as the manager of the First Garden City Company, which built the first 'garden city' of Letchworth. Adams had also served as the editor of the Garden City's Association Journal, Garden Cities and Town Planning and had also undertaken the planning of garden suburbs in his capacity as planning consultant to large British landowners as the Marquis of Salisbury¹³ and the Earl of Lytton.

The limitation of the social vision of supporters of the suburbanization approach to workers' housing problems can be seen in the address given by the Governor-General, the Duke of Connaught, to the 1913 planning conference in Winnipeg. The portions of this speech that were reprinted by the Commission of Conservation stressed that it was "not sufficient to provide suitable and sanitary buildings" since "many thousands of the working classes are far from grateful for being put in them."¹⁴

The conservatism implicit behind the advocacy of suburban solutions was also evident in the Toronto Town Planning Conference, held in May of 1914 shortly prior to Adams' appointment as Town Planning advisor to the Commission of Conservation. Although Sir Clifford Sifton, the Minister responsible for the Commission opened the conference with the admission that slums were "the most important social question of the modern world... more important than flying machines or wireless telegraphy, or battleships and armies", he depicted inadequate transportation as their chief cause. Sifton then added that, "If any modern

city fails to provide a proper method of transportation, in order to enable its population to extend its residential areas, then it is the fault of the people themselves, because the remedy lies close at hand."¹⁵ After these welcoming remarks the conference became bitterly divided on the issue of the Commission's draft planning act, which gave strong powers for appointed planning boards for redevelopment of existing slum areas. Typical of the opposition were the comments of one Calgary delegate who argued that "the City Engineer and Medical Health Officer of a small town in the West are the last two persons that one would want to have anything to do with planning."¹⁶ Adams quieted the turmoil by his observations on British planning, which was guided by the 1909 act which regulated future suburban development. He emphasized that, "the evils that have created--while these are important--might wait a little."¹⁷

Adams' stress on future development appears to be actually a more humane approach when compared to the Commission's harsh regulatory method to housing problems. It had prepared a separate Act for the condemnation of unfit housing. The controversies of the May Conference did not diminish its ardour for this approach. In the August 1914 issue of Conservation it informed Canadians that it was working on legislation to empower health authorities "to condemn, and, if need be destroy the house which is not a home."¹⁸ Likewise in its scholarly journal Conservation of Life it reprinted in all seriousness under the title "How to Deal With Slums" the recom-

mendations of Dr. A. K. Chalmers of Glasgow. It noted that "the health authorities of Canadian cities may very properly be led" by Chalmers' recommendations that:

They (slums) have got to be destroyed. What happens to the inhabitants is not the question...Those in authority have one thing, and one thing only to do-- they must destroy. My advice is: Do it, and watch what happens. Don't be frightened by this consideration or that. Do it and watch the results. 19

In contrast with the demolition enthusiasts, Adams viewed efficiently planned workers' suburbs as the key to the elimination of slums. He believed that through careful design and control of land speculation suburban housing prices would decline, which would consequently force slumlords to improve their properties as a result of this new competition.²⁰ Typical in this regard was his proposal that local authorities undertake a programme of "urban homesteading" in which good sized lots would be provided to "individuals desirous of erecting homes for themselves", "on condition that the person acquiring the title agrees to erect a substantial house with good sanitary provisions within one year and also to repay the council by an annual tax for the pro rata amount expended on local improvements."²¹ Adams believed that, "at its root the housing question is basically a land question" and placed particular stress on the need to reduce speculatively inflated land values. In this regard he proposed a plan whereby all land sales would be required to be on the purpose of actual use, which would in effect make land speculation illegal. In

conjunction, all existing landowners of idle lands would "receive notice to sell all such lands within a period of five or ten years" and failing to place it in an economic use would be required to sell it on the open market.²² Similar ideas were shared by such planning professionals as Horace Seymour, A. J. Dalzell and Alfred Buckley, who were recruited by Adams to work in his town planning activities with the Commission of Conservation. Buckley, Seymour and another Adams' associate Noulan Cauchon even went beyond him in this regard, urging on occasion that all urban land be municipally owned.²³ Dalzell in particular developed Adams' views on the effect upon housing prices of rampant land speculation. In 1919 Dalzell conducted a survey of fourteen residential blocks which provided workers' housing in eight western Canadian cities and found they had an average assessed value of \$5,000 per acre, an amount which on a square foot basis, exceeded what was charged for the best building land in downtown London, England; although some of this expensive Canadian real estate was located in swamps.²⁴ Both Dalzell and Adams urged that speculation be reduced through the zoning of land for agricultural purposes until it was actually proved to be needed for urban use and by the taxation of these lands on the basis of their agricultural value. Adams calculated that the city of Ottawa, at a moderate density of forty persons per acre, would require only 15 square miles for the next fifty years, although the city had subdivided some 65 miles for future growth. This was the work

of "absentee owners, whose sole interest is in securing the profits of speculation" who sought to save themselves from disaster "by trying to artificially control distribution and cultivate a few acres of vacant lots." He further estimated three cities in western Canada if properly planned would be spread over 4,500 acres, but as only one in six city lots were built upon they occupied over 21,500 acres. In addition the effects of speculation were felt over an additional 48,000 acres, up to the actual municipal boundaries of these cities. As a consequence of these patterns, Adams found that "while city fertilizers are going to waste, prices of food have greatly increased and ordinary farm produce is almost beyond the means of the poor" and that "sanitary arrangements cannot be provided because buildings are too widely scattered....the workingmen who build have to travel long distances to their work, children are too far from school, thousands of vacant lots nearer to the city are unoccupied, and in some cases there is general paralysis of the whole neighbourhood."²⁵

Adams sought to develop a residential design that best met the needs of prospective homeowners, instead of the prevailing tendency to meet those of land speculators. He sought to end "piecemeal planning" undertaken, "mainly by real estate developers in their private interests and without adequate consideration of the community as a whole."²⁶ An epitome of this style of planning was to be found in the recommendations on townsite layout in the Manual of Instruction of Dominion Land

Surveyors, which in countless western settlements had imposed a rigid rectangular grid against the natural contours of the land and had dictated that all streets be of equal width. Adams found that as a result of such planning, paving and street maintenance costs were so great "that the building lots have to be congested" while many streets had to remain unpaved. Consequently such a street became a "great wilderness of mud or dust according to the season of the year" and "a dumping ground for garbage."²⁷ Such results were also encouraged by the minimum Ontario road width of 66 feet, which Adams felt should be replaced by a standard of 38 feet, based on his British experience. Adams compared the cost of a typical English and Canadian workingman's dwelling and discovered:

The English workingman has in the case over 50 percent more to spend in his home; he pays for sanitary fittings and solid brick construction what he saves in cost of land and development.

This lower quality of Canadian residential construction resulted in increased fire hazards, which Adams noted resulted in Canadians paying "from two to three dollars per capita for fire insurance and protection more than is paid in some European countries."²⁸ Indeed Adams' observations were born out by the Commission of Conservation's study on fire waste, which found that when measured in per capita terms on a both dollar and number of fires basis, Canada was the most fire prone country in the world.²⁹ Adams also stressed the cost savings involved in such measures as having streets conform to the natural con-

tours of the land, thereby reducing grades and making it possible to reduce the number of streets through an abandonment of the rigid rectangular grid.³⁰ While his "urban homesteading" scheme was reminiscent of present day programs of public land banking and although he was also supportive of Henry George's land nationalization proposal, Adams also presented an alternative, less radical remedy to the problems of unchecked land speculation. This was to require "real estate operators ...to carry out their own local improvements before local development...". Adams believed that this would save municipalities more money than land speculation taxes would bring and would slow down the reckless subdivision mania. This compromise formula to reconcile public and private interests found widespread support among planners and was to be found in Horace Seymour's model Alberta planning by-law and in St. John's plan of 1922.³¹ During Adam's tenure with the Commission of Conservation his chief success in promoting better subdivision design was in obtaining provincial passage of planning legislation. By 1920 only Quebec and British Columbia had failed to adopt a planning act. While Alberta and New Brunswick passed legislation that only permitted municipalities to regulate new urban development on their fringe areas, Saskatchewan and Nova Scotia adopted legislation which required all municipalities to undertake comprehensive planning.³²

The critical limitation in Adams' Canadian planning work was that given the enormous amount of subdivision activity prior

to 1913, subsequent planning efforts at the regulation of suburban development would be largely ineffectual until after the Second World War. In effect he was placed in the proverbially unhappy position of having to lock the barn door after the horse had been stolen. Moreover his studies evaded the critical problem of the relationship between incomes and the cost of decent accommodation in the rental market. Such examination was conducted by the Montreal Child Welfare Committee which in 1912 estimated that an unskilled labourer blessed with continuous employment could not support a family of five, even on its carefully prepared model family budget, unless he was prepared to live "in unsanitary quarters, sometimes below street level."³³ Indeed this fundamental weakness in the Conservation Commission's work was pointed out in a September 1918 Industrial Canada article by Louis Simpson. Simpson commented on how:

The work done by the Commission in inducing several provincial governments to enact Town Planning Acts, has been beneficial, but that work does not solve the question of economic housing. The attention that has been called to the suicidal speculation in building lots, which has caused abnormal and entirely unjustifiable prices to be demanded for such lots, has also been useful, but the return to sanity from madness, lately manifest, does not solve the question of economic housing.

By "economic housing", Simpson meant conditions under which workers were "housed in comfort, under good sanitary conditions, and at a cost of fuel that will not be too onerous, having regard to the wages paid to them." He proceeded to give a devas-

tating critique of one aspect of capitalism; the housing industry geared to incomes of wage labourers. Simpson noted how the construction of workers' accommodation "has seldom warranted the attention of competent construction engineers," and that poor construction resulted in an unnecessary doubling and tripling of fuel costs. Simpson rhetorically asked, "Why should jerry or incompetent builders be permitted to cause the industrial workers to waste a considerable portion of their earnings?" and responded with the remark that "Surely, it is evident that manufacturers in order to protect themselves, will find it necessary to protect their employees." However this was a difficult task for as Simpson noted "no Government-Dominion or Provincial, and no Government officer, either Dominion or Provincial, has, up to date, furnished the manufacturer with the information that is necessary to enable him to provide the economic housing that circumstances may compel him to provide."³⁴

While often describing solutions to suburban problems, Adams seldom wrote on the means to meet the housing needs of low income earners in the inner city. One of his few Canadian writings on this subject entitled the "Improvement of Slum Areas" urged a Canadian adoption of recently passed British legislation which provided for rehabilitation and redevelopment on the basis of comprehensive surveys. Adams noted with satisfaction that this showed that "excessive concern for property rights that has retarded the improvement of slum areas is now at an end." He noted individual buildings "that obstruct light

and air" would be removed, but that precautions would be made to avoid "the turning of persons out of the present houses until new accommodation is available" and the destruction "of old buildings of an architectural charm or historic value."³⁵

Adams clearly did not exhibit the middle class social prejudices towards slum dwellers of the inner city. He observed that,

After we have permitted them to become degraded,
After we have allowed dwellings to be erected
in which their sense of decency cannot be kept,
we organize educational campaigns and
preach at them and expect them to respond.³⁶

Rather the limitations in his outlook that prevented him from tackling the problems of low income housing were inherent in his economic philosophy, which although it differed in its technical application was fundamentally similar to that of Henry George. While Adams denounced land speculation in the clearest terms, he was convinced that it was a parasite upon, not a product of the capitalist system. "High land values" he stressed, "do not constitute wealth, but on the contrary are a tax on wealth." During the time of the Winnipeg General strike Adams remarked that "there is always a good deal of blind agitation for change and levelling down of society which is nothing less than a form of public insanity" and also stressed his conviction that, "There is no impropriety in saying that the soundest business principle is the truest Christian principle and that idealism is one of the most essential things in promoting success in human life."³⁷ While Adams was critical of the unholy

alliance of business of government interests in land speculations, he viewed this as more of a product of an unnecessarily harsh pursuit of profit, rather than any flaw inherent in the profit motive, or the class domination of society. While Adams observed how, "Some of the worst examples of speculation in Canada have been initiated by governments and large corporations having the support of governments" and that, "Many thousands of families have lost all they invested in these wild cat schemes, while those who engineered them have been permitted to enjoy the profits which should have never been permitted under law", he observed that it was a "mistake to assume the average speculator really makes money." This was since, "What he makes in times of boom he usually loses in times of depression." Adams believed this fact was being realized "by large corporations like the railway companies in Canada...".³⁸ In 1936, after the principle of subsidized low rental housing for low income wage earners had been adopted even in the United States by the projects of the P.W.A., Adams noted that "A constant problem in all countries is how to house the lowest wage-earners in healthful homes of adequate accommodation at a price they can afford to pay" since "Private enterprise appears to be unable to provide houses within the means of a great part of the population." Adams now admitted that efforts to solve this problem through such means as lower building costs were postulated on levels of efficiency that "as has not yet been attained." Despite his admission that subsidized public housing was the

practicable remedy Adams still lamented the fact that, it resulted in one part of the population's housing being taxed for the other part, "and in making the part which is helped suffer from being made dependent on state assistance."³⁹ In contrast Adams' critic Lewis Mumford viewed such redistributive effects in a positive light, since they were part of the transition from a pecuniary economy, to one focused on the needs of human life. In his influential work, The Culture of Cities, Mumford stressed:

The importance for community housing of an active trade union and co-operative movement: the first to push wages upward, claim a larger share of the total product, and create an effective political demand for government-aided housing: the second to organize and administer the units built, focusing and interpreting the consumer's demand, acting as mediator between the official agencies and professional services and the eventual occupants; in some cases, as in pre-Nazi Frankfurt, administering the housing itself. The educational services of these organizations are no less important than their political functions.⁴⁰

Their open conflict has led to a belief in Adams' compromise with his ideals upon undertaking the task of the planning of New York; however in regards to housing there is a great continuity of ideas in his Canadian and American periods. In Canada, Adams avoided making any comment of the need for subsidized housing. In New York, where in contrast subsidized housing was supported by the influential Regional Planning Association of America, whose members included Clarence Stein, the Chairman of the state Housing and Regional Planning Com-

mission, Adams unleashed a full scale fusillade against this concept in his section on the "Public Responsibility for Housing Conditions" in the Regional Plan of New York and its Environs. After his assertion that the New York housing problem was not caused by "real poverty" as in Europe, Adams went on to conclude that consequently proposals of public housing in America amounted to, "a form of socialism and not of charity." (emphasis Adams) Adams did not discount the type of slum rehabilitation schemes he had approved of while in Canada, as these were based on the removal by government of past ills it had previously tolerated. The Regional Plan readers were warned that:

The fact that England has now embarked on a permanent policy of public aid for housing does not mean that English people, any more than American people, believe this to be a sound economic policy. Economic principles in England have had to be subordinated to political pressure and expediency. Similar influences may cause the subversion of American principles and traditions in New York City, and this is a danger which can be averted only by improved administration of the law and more aggressive methods of prevention of bad conditions.

Indeed Adams used the colourful prose of the chief American advocate of this regulatory approach, Lawrence Vieller, to criticize the British Labour party's program of the construction of subsidized low rental housing. Vieller's remarks castigating this policy as "most unsound", "nothing more nor less than public charity on a gigantic scale", a violater of "every cannon of social work", in its economic aspects most extra-

ordinary" and as "even more unsound than that of the Socialist government of Vienna" were all quoted favourably by Adams under the heading, "Extravagance of Slum clearance." When commenting on German housing policy, Adams ignored the achievements of the Weimar Republic that so impressed Mumford, and instead focused in on the pre-war achievements in public land assembly carried out by cities such as Ulm. Indeed this attention points again to the continuity of Adams Canadian and American planning efforts, for he clearly supported in the Regional Plan the "public acquisition and development of land, so long as it does not include actual building houses...", although as he perhaps ironically noted, such a suggestion would probably "be depreciated as contrary to sound American principles." Despite such opposition Adams was quite adamant in his conviction that, "The ownership by a municipality of vacant land in European countries has proved to be an effective method of preventing injurious land speculation, and consequently in making possible the provision of low priced residential land."⁴¹

Indeed Adams' relative American conservatism and Canadian radicalism is more reflective of the greater intensity of the privatism of Canadian political life, than any intellectual conversion or opportunism he developed along the way. Nowhere else is this more manifest than in Adams' ineffectual isolation in calling for wartime housing. Canada in contrast to both Britain and the United States had no program of emergency wartime housing and it was such patterns that led Adams to conclude

that, "In regard to land development and public health, we have had a regrettable tendency in Canada to emulate the United States in many respects that have proved to be unsound, but appear to have been slow in deriving profit from her example when it has been good."⁴² As early as January 1915 Adams saw the need for an emergency wartime workers' housing program and began to confer with provinces and visit cities across Canada to obtain support for such a program. After 1915 residential construction costs soared and consequently housing production plummeted as private capital feared to invest in this field, fearing the effects of an anticipated price deflation after the war. Adams estimated "that the building of houses to-day will probably involve a total cost of from 30 to 60 per cent above that of houses that had been built immediately before the war" and concluded that when "erected under such adverse conditions" private residential construction would cease.⁴³ This observation was born out by the fact that only 59,900 non-farm dwelling units were constructed from 1915 and 1918, some 500 less than the production for the single year 1913. This shortage was aggravated by demolition; even its supporter for public health reasons Charles Hastings estimated that in Toronto from 1913 to 1918, of the 1,600 demolished only one percent had been replaced. The Ontario Housing Committee formed in 1918, found that the number of habitable homes had declined by 5 percent since 1914. From 1914 to 1917 there were 16,000 marriages but only 2,415 permits issued for new construction. In Winnipeg conditions were even worse as from

1915 to 1917 some 7,798 marriages had taken place and only 135 houses and nine apartment blocks had been built.⁴⁴ Consequently housing conditions deteriorated as an absolute shortage of accommodation emerged. Typical of the situation in major Canadian urban centers was the shortage in Toronto, which had reached such proportions that by May 1918 Hastings estimated that, "there are over 5,000 families in this City requiring sanitary dwellings which cannot be had." In Winnipeg a 1918 Health Department survey found that even in an eighty-two acre district inhabited by "a good class of English speaking Canadians" some 122 houses had been subdivided for multiple family use, and consequently some 125 rooms here were "too dark for occupation" while the sharing of water closets between eight families, and even the sharing of sinks were common.⁴⁵

Adams was remarkably candid in his castigation of the non-policies of the Canadian government towards the housing shortage. In 1917 he noted how "some of the worst and most unsanitary housing conditions in Canada have recently occurred in semi-rural districts, where the manufacture of munitions and other materials of warfare have caused concentration of population."⁴⁶

Adams gave favourable accounts of British and American war-time government housing efforts and added that "It is therefore somewhat strange that so little has been done in Canada to increase housing accommodation since the war started, and that so far no federal, provincial or municipal government has initiated any housing scheme." His analysis of this uniqueness was that it was, "not easy to give up the deeply fixed

idea that the Federal and Provincial Governments have no responsibility for housing people, including their own workers." Indeed this idea was so fixed that prior to 1919 only one reference to housing can be found in the index of the debates of the federal parliament. Even it, was not related to the wartime shortage, but emerged in legislation protecting minors from parental vice, when it was argued that the standards of the legislation might be unfairly applied to poor northern pioneer families, forced to live in a one room shack or tent.⁴⁸ Adams warned that, "If we are now short of houses to provide for newlyweds and industrial workers, what will be the situation when great numbers of soldiers return?" Although such advice fell on deaf ears in the federal government, groups such as the C.M.A. began to reach the same conclusions. Thomas Roden warned his colleagues that, "it was that condition that brought about the downfall of Russia, the indifference of the guiding classes to these conditions." By June 1919, the C.M.A. concluded that since, "Private enterprise seems unable if not unwilling to shoulder the risk and expense of erecting enough houses to fill the present need..., in the emergency, the Government itself should do something to solve the problem."⁴⁹

The C.M.A. along with the Veterans' Association, the Toronto Board of Trade and representatives of Organized Labour had greater success with the Ontario government, which on June 7, 1918 created the Ontario Housing Commission, to investigate housing conditions and prepare recommendations for government action. The Committee in a sample survey of Toronto, which

specifically excluded the notorious slum area, "The Ward", found that 54.9 percent of these homes were occupied by more than one family. The Committee concluded that, "the low paid wage-earner, with a family dependent solely on his earnings can rarely afford to pay the rental charged for adequate accommodation, and must resort to sub-letting (doubling-up)." On July 17th Sir William Hearst established a fund of \$2,000,000 for the committee, which would be loaned to municipalities at five percent, if they agreed to add 25 percent to be loaned to builders. Hearst noted that this housing assistance was "only intended as a temporary one to assist in meeting the pressing emergency--and must not be considered as an admission of responsibility on the part of the Province, or in any way relieving the Federal government, municipalities, employers of labour, and citizens generally from whatever obligations may rest on them to provide a satisfactory solution to the whole question."⁵⁰

The Ontario government's scheme was intended to make the goal of home ownership more accessible, not to increase the availability of rental housing which was in great demand at the time. Professor C. B. Sissons in an article in the Canadian Annual Review expressed both the policies of the Ontario government and the values underlying it. Sissons observed how:

Emphasis is laid on purchase rather than rental. The houses are to be sold on a monthly payment plan. The limit for the return of the loan is twenty years, and in that time a \$3,000 house is purchasable with a payment for principal and interest of about \$20 a month, ex-

clusive of taxes and insurance. The low rate of interest and the sale of the houses at cost contribute to make the terms of purchase bear hardly more heavily on the occupant than does rental in ordinary circumstances. The Act in this way implies that first consideration should be given to those who are prepared to assume the obligations of ownership, who are ready to take stock in the community. 51

The Ontario Housing Committee took up Hearst's lead and called upon the federal government to become involved in housing, noting that, "this idea has found acceptance in all progressive countries as a result of the conditions produced by the war." The Committee also stressed that,

The speculative builder has been drawn into more remunerative and safer lines of investment, being frightened by the high cost of materials and labour, and the fear that the end of the war might leave him with property on his hands that would decline in value. 52

In November 1918 at the founding meeting of what would later become the Canadian Construction Association, the federal government was urged to undertake a housing program aimed at "providing proper accommodation for industrial workers and eliminating slum districts in large centers," and added that this would "provide employment for a great many men getting out of munitions factories and help the building industry." However the federal government would still not commit itself to a housing program and at the Federal-Provincial Conference held on November 19th, the acting Prime Minister according to the minutes of the proceedings "laid emphasis on the importance of the problem, and suggested action on the part of the

the provinces."⁵³ Complaints of poor housing conditions and exorbitant rents became a leading contributor to the social and industrial unrest that swept Canada after the war. The Royal Commission on Industrial Relations established to determine the causes of this conflict noticed that; "The belief appears to be entertained that the Governments, both Local and Federal, are largely controlled by the financial interests, and that their influence was manifest not only in legislation but in the executive actions of several governments." Among the evidence that was alluded to for this belief were "excessive rents." The Commission found that:

Another cause of unrest which we met with at practically every place we visited was the scarcity of houses and the poor quality of some of those which did exist. In nothing has production more signally fallen off during the four years of war than in the building of dwelling houses. The existing condition for the worker is not only the absence of sufficient housing accommodation, but the inadequacy of those that are in existence. Poor sanitary conditions and insufficient rooms are the chief complaints. The high price of building land and of building material have made it impossible for the worker to provide himself with a home, and some means should be adopted, with as little delay as possible, to remedy this defect. 54

On December 3rd 1918, after demands from the C.M.A. veterans, organized labour, the construction industry, provincial governments and in the face of wide spread social unrest, the Federal Government finally announced its first housing program. The federal scheme provided for a \$25,000,000 loan to provincial governments at five percent interest and was made

through an order-in-council, under the War Measures Act. In effect, the plan extended across Canada an expanded version of the previously announced Ontario government scheme. Saskatchewan and Alberta never participated in the plan, while Prince Edward Island entered later in 1923. The money was distributed to the provinces in proportion to their percent of the Dominion's population and as Saskatchewan and Alberta never joined only 23.5 of the 25 million dollars was actually expended. The provinces in turn loaned to municipalities, who in turn loaned it to prospective homeowners. The federal government set the maximum amount that could be loaned as \$3,000, \$3,500, \$4,000 and \$4,500 for houses of various specifications. The provinces were required to pass legislation ensuring certain minimum standards in regard to ventilation, lighting, character of materials, grouping of houses, size and so forth. The federal government also strongly recommended provisions to combat speculation as it ruled that loans were only to be extended to persons who owned their own lots. Some of the regulations that appear to be stating the obvious were actually innovative, considering the standards of the time. It had to be even spelled out that:

No building should be erected on a site which shall not have been drained of surplus water, or which shall have been filled up with any material impregnated with fecal matter, unless and until such material shall have been removed, and the ground surface under such building shall be properly asphalted or covered with concrete or other hard material to a thickness of six inches at least. 55

Although Adams served as a special advisor to the Cabinet Housing Committee that drew up the housing scheme, the extent to which it followed his advice in preparing it is unknown. However in its solution to the housing problem through the encouragement of home ownership, better suburban planning and the elimination of land speculation, it appears to be a policy that bears his personal imprint. While Adams did participate at this time in the Halifax Relief Commission's reconstruction project which did provide rental housing at below market rents for low income families, this was done to rehouse people whose homes had been destroyed by the disaster and for whom home ownership was consequently not feasible.⁵⁶ The conservative finances of the federal scheme were viewed by Adams in a favourable light and in the Conservation of Life he quoted with approval the observation of the Edinburgh City Engineer, "that the Canadian project is on sounder economic lines than the proposed housing schemes in Britain." Adams hailed the "post-war housing policy which is likely to have far-reaching effects on the industrial and social development of the country," although admitting that "perhaps to the greatest extent, the cause of action has sprung from the shortage of dwellings due to war conditions, the need for provision being made for employing surplus labour, and the desire to assist in avoiding industrial unrest."⁵⁷

The limitations of the federal scheme and the other options that were available to the government were made clear

in the parliamentary debate on the measure, which was rendered necessary because of the expiration of the War Measures Act. The critic with the greatest social vision was Sir Herbert Ames. Ames stressed that Montreal workers could not, "live three, four or five miles out in the suburbs in the beautiful little homes you propose to build for them; many of them being night workers as well, they must live in the centre of the city near their work." Consequently he told the Commons that:

It would seem to me that instead of using our money out in the suburbs, where there is already plenty of air and light, in building nice little houses with a garden patch and plenty of space around them, which would be done by the ordinary speculator and land developer anyway, we should do what these other men will not do--go into the heart of the city, take the most congested area you can find, and use this money in turning a place which is a byword and a hissing in the neighbourhood into a place where a hundred families can live decently, comfortably and under conditions that would put them near their work, enable them to send their children to school, and enable them to live in a comfortable and happy way together. 58

The government's inability to understand the nature of the problem Ames was describing was inadvertently revealed when Newton Rowell, the Minister responsible for the legislation suggested that Montreal could solve its slum problem by running streets through these slum areas, a scheme which would pay for itself by the higher land values such a project would create. J. R. Wilson of Saskatoon perceptively pointed out that the legislation would place the burden of risk upon municipal governments that could least afford it. He prophetically

warned how:

Our people view with some little apprehension the present high cost of building material, and they feel that in four or five years there will be a considerable depreciation in property corresponding with the depreciation in the prices of building materials, with a possible loss to them.

Wilson read a resolution of Saskatchewan municipalities that stressed that the Dominion Government should, "assume all responsibility in financing housing schemes, the municipalities being made responsible only for administration."⁵⁹ More frequent were critics who denounced the scheme because it would favour the affluent. Typical of this type of opposition was Isaac Pedlow's observation that under the Act well paid members of parliament could "apply for a loan under this scheme and build in the city of Ottawa a house which we could occupy for a few months and which would be convenient."⁶⁰

Criticism soon moved beyond parliament as municipalities experienced difficulties working under its financial arrangements. The Union of Canadian Municipalities urged that the federal government reduce the interest on its loan, so that homebuyers could obtain interest at three percent. This recommendation was based upon the British Government's policy of loaning money at three percent interest to local authorities to build workers' cottages, although an outright subsidy of three percent was involved in this transaction. It was argued at the U.C.M. convention, "that if the different governments found that it paid to invest millions in good roads it

it surely was a good policy to invest in hygienic housing for the workers, particularly when the present shortage is becoming a menace to the health of the nation." The Canadian Municipal Journal noted that if British legislation were applied to Canada "it would mean an expenditure of at least \$1,500,000 to house the homeless families--that is assuming there is a shortage of 50,000 tenements (there are more) at a cost of \$3,000 apiece". It estimated that Montreal rentals had jumped from 50 to 75 percent from 1916 to 1919.⁶¹ Here the greatest amount of controversy over the Act was generated, as it was widely believed to be unworkable under that city's conditions. On January 19th 1921, a conference was held in Montreal sponsored by the City Improvement League which included representatives from the Tenants' League, Proprietors' League, Montreal Builders' Exchange, Quebec Retail Playgrounds Association, The General Contractors' Association, the Board of Trade, the Local Council of Women and the Catholic Women's League. The conference concluded that the Act "had proven a complete failure and had brought constructive effort in this field to an absolute deadlock." It called for \$20 million dollars of government housing for Quebec alone, for both rental and ownership purposes. This was opposed by the Provincial Treasurer Walter Mitchell who "denied that there was a shortage of houses in Canada, except in metropolitan centers, where home-building would have to depend upon private capital and initiative not on government aided schemes." Thomas Adams defended the federal Act from

its Montreal critics and attacked Montreal's failure to do any city planning noting that it lacked "even a correct record of its sewer system." A compromise formula was reached between the Quebec and Canadian Governments, whereby a federal order-in-council was passed on August 1, 1921 which allowed certain modifications as to permissible housing design. However it refused to allow municipalities to loan for duplex construction, if there was only one owner who would in turn rent out the other unit.⁶²

Even the Commission of Conservation's own journal Town Planning and Conservation and Life, now under the editorship of Alfred Buckley noted the feebleness of Canadian housing policy. It noted that the city of Christinia Norway with only 260,000 inhabitants had spent "nearly half as much on municipal housing as the whole of Canada by Federal, Provincial and Municipal governments." Furthermore the houses constructed under its program were, "let at rents subsidized up to 50 per cent or sold or let to co-partnership housing societies on the same basis." The article concluded, "Surely if Norway, and other European countries, including even Germany, find the British example of public housing and co-operation the best to follow we should not be ashamed to do the same." Buckley wrote that "It does not seem any longer that 'the incentive of gain' can be recognized as an efficient and satisfactory stimulus for the adequate housing of the low-paid wage earner." Buckley looked with favour on the British Housing Guilds and reported how J. A. Ellis the Housing Director of the Ontario government

suggested to the Toronto Housing Commission that it "provide plans, secure materials and arrange the financing of the housing scheme," but that actual building be executed by a build-guild. This was proposed by the Building Trades Council of Toronto, but was rejected by the City Council.⁶³

The federal program could only construct 6,244 houses before it was terminated in 1923. In some areas this small production was a large proportion of the houses actually built; in Halifax for example it accounted for seventy percent of the units erected in the early twenties. Not until after 1924 did the value of residential construction exceed \$104 million, reaching lows of \$54.9 and \$76.7 million in 1920 and 1921 respectively. Monetary Times noted the risks of the inflation of materials to builders and commented that, "Apart from victimizing insurance companies there is no possibility of rapid turnover in the investment of capital in housing accommodation." With great candour it noted that housing in Canada was an area in "which there is widespread and urgent need, but little economic demand. In other words, the needy have no means of adequate payment for the supplies they require."⁶⁴ In a June 1920 edition of the Journal Social Welfare the severity of housing conditions across the country was stressed. In Toronto it reported, "there are reports of the habitation of 'rears' and basements at prices that cannot but entail suffering and deprivation," while in St. John, "we have reports of hovels, basements and shacks, rented at exorbitant rates"; while in Halifax

"the reports are equally disturbing--an inability to obtain shelter, even when the family can afford a fair rental, and the consequent overcrowding of the lower salaried family into unsuitable and indecent shelter." Under such conditions analysis that blamed the slum dweller could not be made and Social Welfare bitterly observed how "men earning a good living wage, with earnest, capable wives, are being forced to accept shelters that are degrading to human life, and certainly damning to home life...". It feared, a 'national disaster' from the numerous ads for rental accommodation which stressed "Married without children". Severe conflict had emerged as, "Newspaper reports record frequently incidents of outraged public opinion attempting to take the law into its own hands, where evictions have followed the inability of tenants to meet exorbitant rent increases." A reverse filtration process was at work since:

On the other hand, the wealthy and the well-to-do, secure in comfortable homes of their own, are vastly unconcerned with this problem, augmenting daily, even as a blot enlarges before one's eyes. Driven from more pretentious or commodious homes by increases in the cost of living, incommensurate with increase in income, the salaried and "comfortable" classes are stepping into the ordinary "workingman's house" of pre-war days, and crowding out the precious occupants as above stated. 65

The most far reaching proposal for an alteration of Canadian Housing Policy came from the National Joint Industrial Board of the building and allied trades, that represented both building trades unions and the construction and building industries. It called for the creation of a National Housing Board

that would float a \$250,000,000 loan. It would make loans for thirty years or less up to 85 percent of the value of the house and land, repayable monthly both to principal and interest. The loans would be administered through established loan companies. It further urged that a special effort should be made to help workers build their own home on their own lot and that, "necessary legislation be enacted to prevent speculation or any undue measure of exploitation in land, houses, or materials." It also urged that loans be available for duplex and three-flat houses. This plan was similar to successful "build-your-own home" efforts undertaken in Sweden after 1926.⁶⁶

The Joint Industrial Board's solution was put forward by a private member's bill introduced in the federal legislature by H. L. Hocken and was also considered by the Royal Commission on Pensions. Hocken's speech in favour of the measure reflects growing popular support for government intervention in the name of social welfare, gives a vivid picture of Ontario Housing conditions and of the values attached to home ownership. He stressed that "we have reached a time of history when the common people look for something more from Government..." than such activities as building "railways in the West, and wharves in the Maritime Provinces, and occasionally an armoury building in the Province of Ontario." Hocken observed how fifteen years ago there had been "a great awakening...among thoughtful men and women as to the responsibility upon the part of government for the amelioration of the conditions of the least fortu-

nate of the community" in recognition of the fact that the majority of the population, "will always be in the ranks of the artisans, labourers and clerks." While these were not "paupers...looking for charity...they have a right to expect from the government such reasonable assistance that will enable them to properly organize their homes and so secure for their children places to which they can look back in later years with happy recollections." The housing crisis was of such magnitude that "two or three families are compelled to live in one house designed to accommodate a small family." There had been in 1920, 7,784 marriages in Toronto while only 61 moderately priced houses were erected and 116 demolished and 79 converted for business purposes. In such circumstances in "most of our cities and towns the price of house property had advanced to such a point that the initial downpayment necessarily demanded by workers is beyond the capacity of the average workman." Hocken stressed that such a situation would make workers "easy prey for radical and revolutionary agitators" and would set the breeding ground for "communism and anarchism." Hocken demonstrated this conclusion by pointing to the "harmonious relations" between workers and employers in cities of high rates of homeownership such as Kitchener, Guelph, Stratford and St. Thomas "where workmen have their half-acre to cultivate and their own cottage where contentment and ideal domestic conditions prevail." The obligations undertaken by parents in the quest for home-ownership were also "shared un-

consciously by children" since "at a tender age they learn to understand the value of economy, and ultimately see its reward in the liquidation of the indebtedness on their home and the better conditions under which they live." Hocken outlined the need for a permanent National Housing Board "to work in the direction of assuring to every man an opportunity to acquire his own home, providing he will make a real effort himself." It would make downpayments with ten percent possible, in place of existing equities of at least forty percent and eliminate the profits of the speculative builder through the standardization of parts, encouragement of building guilds and the bulk purchase of materials.⁶⁷

Hocken's proposal was viewed by most of the members of parliament as a heretical challenge to their almost religiously held marketplace values. Liberal Edward Walter Nesbitt, a "general agent" from Oxford County argued that "we have quite enough commissions already" reiterating that "I am absolutely opposed to the Dominion going into the loaning business." Nesbitt while agreeing with Hocken that "there is not the least doubt that in the people who own their own dwellings you have the finest force of constabulary you can possibly have" saw the problem in rural migration to the cities "where there seems to be the greatest frivolity."⁶⁸ Liberal F. S. Cahill a broker from Pontiac Quebec argued that "This country offers sufficient opportunities to men of enterprise and energy to make their own way without being spoon-fed by the government; perhaps

there is no country in the world which offers such ample opportunities to every one." ⁶⁹ While George Boyce was like Hocken a Tory and a Provincial Grand Master of the Orange Lodge, they had little in common in their social philosophies. He proposed that "it would be very beneficial to our young men" if, "the pictures, shows and theatres be closed so that what these young men earn during the day they may not spend at night. Then they might be able to save some money to be able to build homes on their own." However Boyce added,

as for encouraging the younger man or any other man to waste his time or to indulge in habits of idleness in making him the offer of a house under the terms suggested, I will vote against it every time. 70

The only members who gave any in depth criticism of Hocken's legislation, in contrast to the automatic ideological outrage, had business interests that would be influenced directly by it. London Ontario Conservative M.P. Hume Cronyn, who was General Manager of Huron and Erie Mortgage Corporation, Canada Trust, and the Mutual Life Insurance Company and President of the Dominion Mortgage and Investment Association announced that he believed it would be "a grave mistake" for the government to "enter the lending business." While the loan companies after earning 1% on administration costs would still make money on Hocken's proposal, the resulting seven percent interest would still be "distinctly below the present market rate in a good many provinces." He pointed out that with the prices of building materials being at an index of 347.1 as compared to

140.6 before the outbreak of the World War, that lending companies while "prepared to lend half the value of real estate, limit their loans on buildings to 33.50 percent of their building costs." Consequently numerous foreclosures would result after retail prices declined if a ten percent equity was made available. Cronyn also feared the extension of government loans to "many other proposals equally deserving, equally of advantage to the country, to which we could hardly say 'no' if we start in the business of advancing money to soldiers for any other purpose than the one now in force, namely, agricultural settlement."⁷¹

W. F. Cockshutt whose business concerns included the Brantford Roofing Company, noted that the proposal amounted to "a proposition about equal in magnitude to the nationalization of the railways of Canada" for never again would private enterprise build houses for wage workers if the legislation were adopted.⁷² The only member to speak in favour of Hocken's bill was a fellow Toronto Tory H. M. Mowat. Mowat argued that, "it is not the theory of economics that must be considered, but the condition that exists that must be met," and stressed that, "You cannot look at these things solely from a business standpoint at the present time" owing to the sufferings the returned soldiers had endured. After receiving so little support, Hocken withdrew his motion before it could come up for a vote.⁷³

The Royal Commission on Pensions rejected a new government housing program for low income earners since "the pre-

sent cost of building houses for men who cannot pay more than \$25 a month is too great to permit an adequate rent being obtained.⁷⁴ The parliamentary committee on Pensions rejected an extended government involvement in housing on similar grounds. Prime Minister Meighen noted how the Dominion Secretary of the Great War Veterans Association had "in the most forcible terms he could command, besought the committee to adopt some plan of this kind", and had obtained numerous telegrams from local veterans commands and "independent business bodies" in British Columbia. However Meighen believed that such a policy would merely postpone "the sufferings incident to deflation, which, in some form or another must come before normal conditions return." Furthermore he stressed that such government involvement would "prevent building operations rather than encourage them at the hands of private enterprise" when "it will pay" to build. Moreover Meighen went so far in his market orientated analysis as to conclude that:

It is true that there is a need for more houses in this country at the present time, and I do not think we should regret that fact. It is an indication that our population is probably advancing, and that the census returns may show results not disappointing. 75

Meighen however appeared sympathetic to Labour M.P. Alphonse Verville's complaints about the refusal of the federal government to allow the city to use the act for duplexes. Verville told Meighen that workingmen could not afford to own a newly built home in Montreal, unless they were able to rent out the

adjacent unit as a duplex. While Verville noted that Thomas Adams had denounced this procedure as "speculation" he believed that "I do not see how a man would pay for his house within the specified time if he were not at liberty to rent a part of it" and also added that, "I have four or five hundred applications from working men who would like to build but who cannot do so owing to the regulations." Meighen appears from his response to be genuinely and totally surprised at Verville's revelation about the duplex controversy and promised to investigate the matter further. Although Meighen told the house that he "personally" favoured Verville's modifications, his government fell⁷⁶ before any such changes could be brought about.

The new Liberal ministry under MacKenzie King would be further committed to a 'hands-off' or 'unassisted market' approach to housing than their Conservative predecessors under Meighen and Borden. Although Red-Tories such as T. L. Church and the Alberta socialist William Irvine, attempted to urge the government to move forward, it remained steadfast in its determination to undo even the modest housing accomplishments of past administrations. While Meighen had terminated the Commission of Conservation, he had transferred its Town Planning activities to the Department of the Interior. Adams served as town planning consultant to the Dominion government, but his contract which expired in 1923 was not renewed under King's administration. The Town Planning branch's educational program was emasculated, and the agency so weakened that by 1928

the Canadian Engineer would observe that it "...now exists only in name." Although Meighen's ministry had allocated further sums to increase the provincial borrowing for housing to \$31 from \$25 million, King immediately put a stop to further provincial borrowing, halting it save where provinces had already made commitments to municipalities for further loans. King announced that,

We tried to stop certain of these grants from the federal to the provincial treasuries, and among the number we stopped the grants to the provinces for housing loans. We thought it a mistaken policy on the part of the federal government to be assisting the provinces in the erection of dwellings in cities and towns. 77

In more than one sense King had the last word on federal housing policy in the twenties, since save for a passing reference by H. H. Stevens to the \$25 million scheme, housing was never spoken of in parliament from 1924 to 1932, according to the index of debates. This great silence which began in 1924, corresponded to a revival in the residential construction industry, caused by the long awaited deflation of the boosted prices of the war.⁷⁸

While the deflation from wartime prices brought prosperity to the private residential building industry, it wrecked havoc upon the owners of housing built under the 1919 federal scheme. The effects of price deflation upon the scheme were well expressed in a brief of the National Construction of Canada to the 1935 Parliamentary Committee on housing. The Council recalled how:

The housing (under the Act of 1919) was initiated at a time when there was a shortage of labour and materials resulting in abnormally high cost of building. The housing was not for the lowest income groups but for those who could invest a small equity. In many cases the houses were occupied by those who could have afforded better homes and for whom no financial assistance was necessary. When the housing shortage was taken up, values declined: with the result that those who had purchased the houses erected under the 1919 Act found that their equity, which was very small, had been wiped out and that they were paying more per month than they would have to pay to obtain the same accommodation on a rental basis in houses built when prices were lower. The result was that in some municipalities it was necessary to repossess some of these houses. During the past few years many of those who purchased these houses have been unable to meet their payments or to keep the houses in repair. 79

Consequently municipalities became heavily burdened with debt.

The 171 houses built by the city of Ottawa resulted in a debt in excess of \$322,000. London Ontario was likewise, by 1935 in debt to the tune of \$150,000 for the construction of 169 houses. Nor were such effects confined to Ontario. Typical was the assessment of Percy Nobbs of Montreal who told the 1935 Commons committee that, "The mess is still to be found all over the province." 80 The problems caused by war inflated prices were exacerbated by the extremely predatory behaviour of the few builders who built for the residential market prior to 1925. The President of the Canadian Construction Association, J. B. Carswell, noted that in these years houses were often built "...by the real estate agent who saw a chance in the

period of inflated residential prices to make a few dollars--men generally speaking, who although quite responsible in their regular business, are equally irresponsible in the construction business--men who know nothing and care less for the larger problems which confront this Association.⁸¹" The potential

for shoddy work was further exacerbated by the lack of supervision over these builders and even outright corruption of the local commissions of business men who administered the municipal housing loans. The commissions were often even outwardly hostile to the concept of housing as a responsibility of government. The Toronto Housing Commission was comprised of such business notables as Sir John Eaton and Sir James Wood. The Commission stressed that housing "does not lie within the compass of municipal duty" and that "Consequently, builders and investors should not be discouraged by the municipality engaging directly in house construction, and thereby, entering into com-

petition with them."⁸² In Ottawa the Commission was later described of taking the attitude of "God's in his Heaven, all right with the world" towards the shady dealings of the building contractors. Even worse plain fraud was involved, as the Secretary of the Ottawa Housing Commission stole \$82,000 in its funds. The tendencies to dishonesty were increased by the federal cost formulas which prohibited municipalities from spending more than \$4,500 on a single house. Consequently builders often "had to leave off such things as verandas, front steps, double windows and various other things." Often buildings

tended to be constructed in an unsound way. One Ottawa civic official gave the 1935 Housing Committee an example of the poor building techniques employed. He recalled how:

It was found out--I think simply by digging around the foundation--that the house was simply standing on the bare ground, it had no foundation, at least none worth while, the result was that the house became a menace, even to the public, because it was tending to fall apart.

Consequently when such houses were repossessed by the municipality, they had to undergo extensive repairs before being rented out, if they were not demolished altogether.⁸³ From the 1935 Housing Committee's survey it appears the only bright spot in the history of the 1919 act was its implementation in the City of Winnipeg. In Winnipeg the Housing Commission was chaired by the City Treasurer and an administration was established that subjected prospective home owners' building plans to careful scrutiny. Consequently the city actually earned an annual profit of \$14,000 out of its housing investment of \$2,261,651 obtained under the federal scheme.⁸⁴ However there was little pretense to this being a workingman's' housing arrangement. Alexander Officier Winnipeg's housing inspector frankly told the parliamentary housing committee that:

May I be permitted to put it in this way, they were built for white-collar men; I mean men who had standing salaries, who could afford to say, "I will take this place and have a home built on it."⁸⁵

By 1925, the 1919 federal legislation which had been heralded at its birth by Thomas Adams as marking a radical departure

in Canada' approach to its housing problems had been revealed to be a part of the prevailing 'privatism' behind the nation's policies. The years 1917-1924 saw impressive government sponsored housing innovation in Europe and the United States which offers an unflattering contrast to the Canadian experience in these years. In the United States the housing produced by the federal government as an emergency wartime measure created, as Catherine Bauer noted, "an almost sensational precedent in quality of community planning as well as in public responsibility." The housing projects undertaken by this American program were noteworthy for their high quality of design, obtained through the use of natural contours in street layout, the careful spacing of buildings, the preservation of landscape features and provision for recreational space. The American approach had been inspired by the British example, unsuccessfully championed by Adams in Canada, of building well designed 'permanent' accommodation for war industry workers, instead of 'temporary' barracks like structures. In Britain and Europe public intervention in housing was extended after the war to include the funding of subsidized rental housing. Increasingly the right to live in decent shelter was accepted along with other national standards as the right to pure water, education and increasingly, in most European states, to various forms of social insurance. In contrast to the well designed American war time housing and heroic European efforts at eliminating slum conditions, the housing policy of the Canadian government only succeeded in erecting a trail of shoddy, jerry built hou-

ses throughout seven of the nine provinces, burdening municipalities with heavy debts. The city of Winnipeg, which successfully avoided the pitfalls of exploitation and debt associated with the scheme, also abandoned any pretense to a higher social purpose for the project, beyond that of making it easier for its middle class residents to obtain home ownership. Winnipeg's success proves the general rule that the 1919 legislation ignored the shelter requirements of those in greatest need of improved accommodation, while providing an avenue to increased personal prosperity for the more affluent, by creating greater opportunities for home ownership and new speculative building and, on occasion, outright graft.

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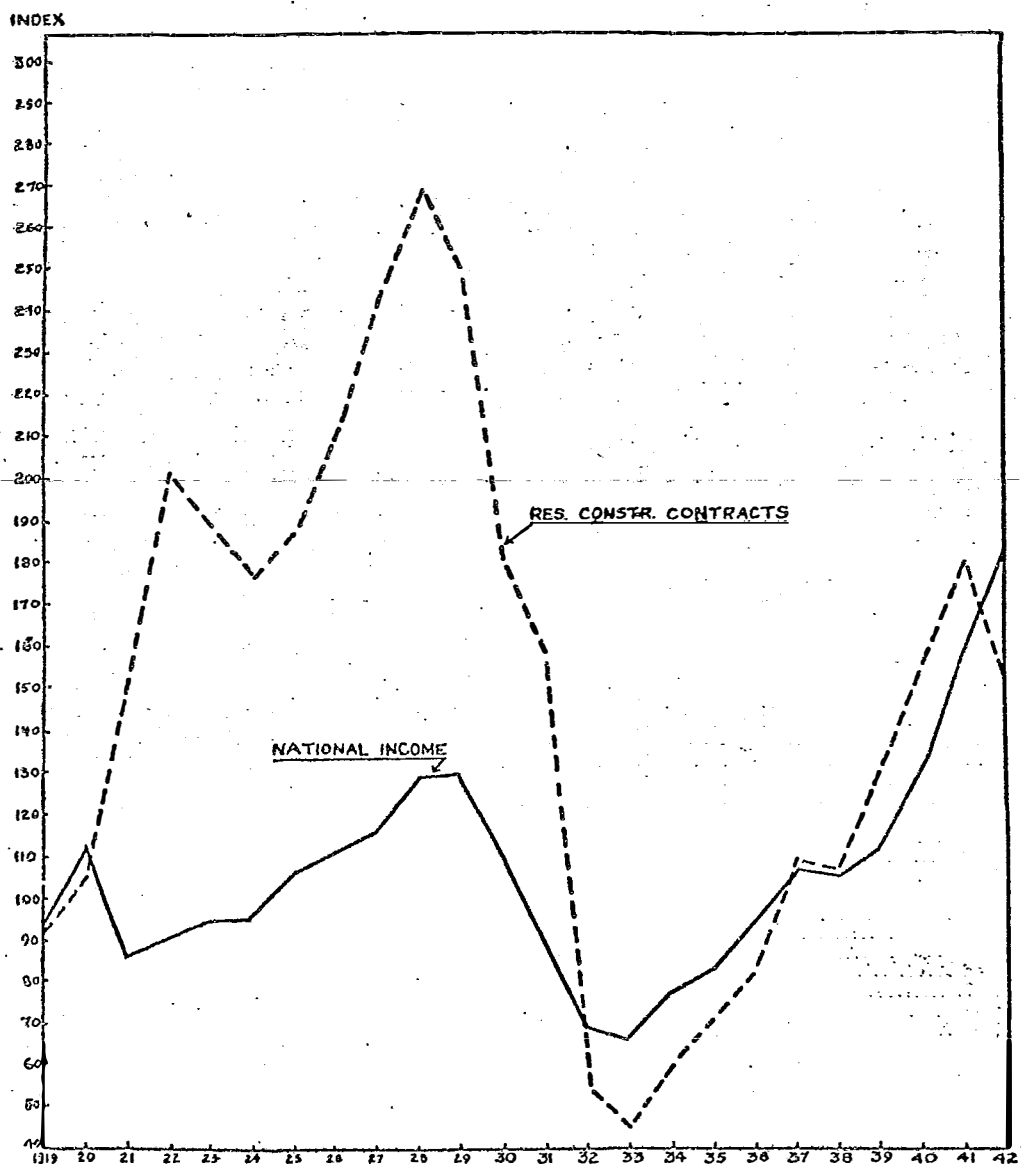
The Continued Neglect of
the Housing Needs of Low
Income Earners in a Time
of Business Prosperity:
1924-1930.

With the revival of the residential construction industry in 1924, calls for government intervention in the housing market quickly diminished. The great increase in the volume of residential construction however, did not mean that the severe problems of overcrowding and inadequate shelter experienced by low income families were resolved. Instead those that suffered, from wretched accommodation were either ignored, or, in a manner reminiscent of the attitudes prevalent in periods of prosperity before the First World War, blamed for their own plight by the small corps of social workers who did investigate hou-

sing conditions. Also, as in the pre-war heyday of business boom, it was confidently anticipated that greater growth, demolition and transportation improvements would provide the formula to cure housing problems.

The rapid rise of housing production after 1924 and its subsequent collapse after 1930 are vividly shown in the following table, prepared by the Curtis Committee on post-war housing.

Trends of National Income and Residential Construction Contracts Awarded, 1919-1942



The volume of residential construction in the late twenties was the highest yet experienced in Canadian history, with the highest level of \$128 million reached in 1928. However even this rapid increase in production could not overcome the severe problem of overcrowding in the major urban centers. The 1931 census showed that in June 1931 at least 25 percent of the Canadian population living in cities of 30,000 and over lived in dwellings which provided less than one room per person, while in some cities the figure exceeded 40 percent. Harsh conditions were common in newly developed rural areas as well; in the three Prairie Provinces the average in rural communities was less than one room per person. Some 40.48 percent of Montreal's residents lived in dwellings of less than one person per room, while Winnipeg had 35.74 percent in this condition and Toronto 24.8. Verdun, Regina, Quebec city, Regina and Three Rivers all had less space per person than Montreal.⁸⁷ Overcrowding was heaviest among tenant families who could not obtain adequate accommodation at rentals they could afford. This can be gleaned from the following table which indicates that overcrowding could be as severe as .5 rooms per person among families paying less than \$10 per month rental in Regina.

Rooms Per Person for Tenant Households Paying
Rents of \$15 or Less Per Month

Cities of over 30,000 Population	Less than \$10 per Month		\$10-\$15 per Month	
	Households	Rooms per Person	Households	Rooms per Person
TOTAL.....	4,579	-	46,899	-
Halifax, N.S.....	245	0.6	1,327	0.7
Saint John, N.B.....	361	0.9	2,014	1.1
Montreal, Que.....	1,139	0.8	19,896	0.9
Quebec, Que.....	195	0.7	2,227	0.8
Verdun, Que.....	26	0.8	730	0.9
Three Rivers, Que.....	79	0.8	976	0.8
Toronto, Ont.....	488	0.8	4,565	0.8
Hamilton, Ont.....	304	0.8	2,026	0.9
Ottawa, Ont.....	110	0.7	1,206	0.9
London, Ont.....	52	1.1	625	1.1
Windsor, Ont.....	36	0.8	414	0.9
Kitchener, Ont.....	80	0.7	539	0.8
Brantford, Ont.....	78	0.9	667	1.1
Winnipeg, Man.....	586	0.6	2,912	0.7
Regina, Sask.....	119	0.5	859	0.6
Saskatoon, Sask.....	60	0.6	538	0.8
Calgary, Alta.....	84	0.7	842	0.7
Edmonton, Alta.....	325	0.7	1,199	0.8
Vancouver, B.C.....	435	0.8	2,622	0.8
Victoria, B.C.....	77	0.9	715	1.1

Census housing analyst Harold Greenway estimated that it was "also certain that a large proportion of the families concerned cannot afford even as much as \$15 per month for rent." Consequently Greenway concluded that, "The only alternative to admittedly unsatisfactory housing conditions now in existence therefore appear to be either in a change in the national income structure, or in some sort of subsidization to supplement private enterprise in providing adequate accommodation for

families with small incomes."

Despite the poor housing conditions among low wage earners, calls for subsidized housing would never be heard from any section of Canadian society in the boom years of the second half of the 1920's. The closest to such an appeal is to be found in a May 1929 edition of the journal Social Welfare. It included a reprint of an article by an American, Edith Elmer Wood, that stressed the need for government involvement in housing but in a manner made without the payment of a subsidy. Wood admitted that this amounted to the policies pursued in Europe before 1919 and observed that:

We are now at the point where Great Britain was 78 years ago, where Belgium and Germany were 40 years ago, France 35 years ago and Holland 28 years ago, debating whether or not nation, state and city should provide housing credits, on an at-cost basis, to cut down the price of wholesome housing to be within the reach of lower income groups that can otherwise attain it. 89

Even the moderate approach to government housing looked upon with favour by the editors of Social Welfare was highly unusual in the context of the prevailing values of the day, which amounted to a restrained version of the business boosterism prior to 1913. The prevailing spirit was best expressed by Horace Seymour, Canadian manager of the American firm of Harland Bartholomew whose work epitomized the business orientated urban planning tradition dominant in this same period in the United States. Seymour in 1924 observed that with the coming of the automobile and the steel skyscraper the time had

come to recognize that:

The solution of the problems caused by modern methods of urban growth is not to change existing developments or make new developments so that they may conform to a pattern, but to make these developments conform to a system or plan so that they can be modified and adjusted to meet the needs of growth and the changes incidental to growth. 90

Seymour told fellow planners that planning would not advance unless it promised profit to local business men, and frankly called on them to appeal to "the commercial urge".⁹¹ This line of reasoning was taken to its most extreme conclusion in the 1928 Presidential Address of Professor Frank Buck of the Town Planning Institute of Canada, in which Buck stated that planners should appeal to the business community instead of the general public. Seymour even compromised Adams' planning principles based upon carefully regulated suburban development by suggesting that all uses by heavy industry could be permitted in the fringe area.⁹² Even the old, discredited ideas that rapid transportation would solve housing problems became popular again. With some dismay considering the vast tracts of scattered shacktowns on the distant fringes of Canadian cities, Dalzell noted in 1925 that there was still "far too much loose talk about the necessity of avoiding congestion of population, and the necessity of dispersing population by providing for rapid transit."⁹³ Noulan Cauchon added a new variant to this theme by drawing attention to the possibilities for population dispersion brought about by the automobile.

Cauchon believed that the larger the easily accessible suburban area, the lower the land prices for single family dwellings would be. He concluded:

It is very simple, lessen the available radius of accessibility and the area lessens, land values go up, migration crowds in, buildings crowd closer and up - less sunlight, less air, less nourishment, less efficiency and decadence becomes a process. 94

Many of the most moderate reforms advocated by planners in the 1920's failed to achieve any positive results. Typical of the fate of Provincial planning laws was Saskatchewan's inoperative planning act. The act provided that if one person protested a municipality's refusal to plan, the province could move in and plan compulsorily. However as no one ever called upon the province to take such powers on, the act remained a dead letter. 95

Noulon Cauchon, in order to reduce the street area in residential districts designed a hexagonal residential block. Although this innovative technique was applied in England and Germany it was ignored in Canada. The Town Planning Institute of Canada's Journal observed in 1927 that Canadian surveyors expressed "condescending doubts as to whether this thing will 'do'," although it was "doing all over the world". 96 Efforts at planning according to the natural contours of the land, were hampered by the refusal of the government to undertake a Geodetic survey. The first topographical map of a Canadian city based on a triangulation survey was completed for London in 1924. This was only a demonstra-

tion project of the Canadian government and other municipalities found themselves financially unable to undertake such surveys.⁹⁷ Planners greatly overestimated the requirements for commercial space to accommodate land speculation. In Vancouver where planning was more advanced than in any Canadian city the city's planners estimated commercial requirements on far higher basis than actual needs. However even with generous formulas some speculators would be left out, so the Vancouver plan of 1930 added that:

If, however, commercial districts are restricted in this scientific and reasonable way, they do not meet with the wishes of owners of property who have anticipated certain streets as future business streets. For this reason the entire frontage of Davie, Denman and Robson Streets have (sic.) been zoned as six-storey commercial districts, although such classification is in excess of the estimated requirements for the district...⁹⁸

Although the spirit of regulation was lightly applied to land speculators, it was heavily applied to slum dwellers, as the demolition and educational remedies characteristic of the pre-1913 boom were again applied. Typical of this attitude was the 1927 recommendation of Vancouver's health officer Dr. Underhill, that some residences housing 2,000 persons be demolished on sanitary grounds. A press account in the Vancouver Daily Province noted that: "Eighty-eight of these buildings were originally horse stables, barns or sheds, but have been roughly remodelled so as to accommodate poor people who cannot afford to pay the rent demanded for a decent house."⁹⁹ In

1929 the National Council of Women resolved that, "Better housing is primarily a matter of law and law enforcement, but beyond that it is public opinion." A 1929 Social Welfare article entitled "The Social Worker's Attitude Toward Housing" reflects the prejudices which prevented any support for subsidized housing in this period. Even these social workers' views were in advance of the majority of opinion of this time for as the author William McCloy indicated:

The scarcity of material on actual housing conditions and the silence preserved in regard thereto, except by health departments and a few idealists, are apparent to anyone who has to deal with such a subject as this. Very few surveys have been made, and at the present time nearly every city of Canada is ignorant of the actual conditions that prevail.

McCloy, however, also observed that:

Social workers get impatient with people who refuse to move to another section of the city, even when help is available to them or if they do move spend the greater part of the time visiting in the district which it is not desirable they should inhabit. The lure of friends and familiar places is strong. In addition to this it sometimes happens that when families are removed almost forcibly their welcome by churches and individuals in their new district is not great enough to make them value the better surroundings.

The solution he advocated was the careful training of property managers who in the Octavia Hill tradition would "manage the property on a firm business basis, make it pay and conserve the interests of both tenant and owner."¹⁰⁰ This type of reasoning was taken to its extreme in a study of juvenile

delinquency in Toronto by the University, government and volunteer agencies in 1929. It found the highest rates of delinquency in areas such as Moss Park which had the worst housing conditions in the city. However it stressed instead the fact that among these areas' delinquents a high proportion¹⁰¹ were found to be listed as "no religion given". Dr. Grant Fleming of the Montreal Anti-Tuberculosis and General Health League was less severe in his analysis but still concluded that:

We realize the difficulties in dealing with conditions that actually exist, and in that connection, we believe that we must be prepared to teach people to make the best of what they have, realizing that, in spite of faulty construction, much can be done to make most homes relatively healthy. 102

While Fleming was more liberal than most of his colleagues involved in social work, his message was essentially one of resignation, of learning to adapt to conditions what would always at best, be only 'relatively' healthy. As long as prosperity continued, no demands for the public provision of decent accommodation at rents geared to income would be heard. The most radical proposals were made by planners such as A. J. Dalzell were recycled versions of Adams' critique of the wasteful and speculative Canadian approach to residential land use, made in the hope of reducing the cost of homeownership for wage workers.¹⁰³

Chapter Four

The Emergence of the Federal Commitment to the Stimulation of the Private Market, in Res- ponse to Growing Public Demands for a Housing Policy Based on Social Need: 1930-1935.

The coming of the great depression caused many Canadians to rethink many of the basic premises of their society. Increasingly the once unheard of notion that housing should be provided on the basis of meeting human needs and abilities to pay became accepted by social work professionals, planners, architects, organized labour and even municipal councils. [How- X
ever, despite a growing legitimacy in some circles, such new social values were not responsible for the final entrance of the federal government into the housing market after the passage of the Dominion Housing Act of 1935. While this legislation was adopted in response to demands for a socialized housing policy, its effect was to save the discredited private market through an infusion of government funds and guarantees.] V

As a result of the depression the widespread growth of housing problems broke down prevailing views that blamed the poor for their own inadequate shelter, in much the same way as the housing shortage during and after the First World War had challenged orthodox opinions. The shacktowns, inhabited box-cars, and park benches were symbols of the collapse of the market economy. This reality was reflected in a drop in residential construction contracts, as the Curtis Report (Advisory

Committee on Reconstruction) showed, from an Index level of 270 in 1929 to one of 45 by 1933. Perhaps less visually dramatic but no less telling was the increase in doubling up commonly experienced even by members of the middle class. The Toronto City Directory in 1934 observed how; "many homes now house several families where in the past such doubling up has not been noticeable. This evidently assists in keeping down the cost of family maintenance to meet reduced incomes."¹

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The Significance of the
Halifax Housing Survey:
1932.

The depression's effect on social values was first studied in the report, Housing in Halifax. It was published in 1932 by the city's Board of Health and had been written by the Citizens' Committee on Housing chaired by Dr. S.H. Prince, who would later head the province's housing commission and become a member of the Curtis Committee. Prince laid great stress on the fact that, "It is not the fault of the tenant that the roof leaks, that the plaster falls, that there are bug-infested holes in the floor, and that the sanitary arrangements are inadequate and inefficient." He noted the high incidence of tuberculosis and inadequate shelter, so strong a linkage that it was called "the house disease." Prince saw bad housing itself as "the heart's disease of the body politic", with which, he frankly observed "Halifax is sorely smitten."

Prince like the housing reformers who would come after him stressed the economic as well as the humanitarian benefits of a program to build quality low rental housing. He commented:

Surely we as residents and tax-payers of this community, should be the first to admit the conviction that something must be done, we who live in a city with one of highest rates of assisted families in the nation, we who year by year are dispensing thousands of dollars worth of relief, the good of which is vitiated by the conditions under which the recipients live. What is the use of pouring coal by the ton into wretched, pipe-frozen tenements when 75% is worse than wasted by the dilapidation of the structure! What is the use of giving medicines, clinic treatment, and hospital care to a group when the conditions in the home only perpetuate the troubles we are attempting to relieve! What is the use of our Government spending thousands of dollars for Mothers' Allowances to women and children living in hovels whence only by a miracle a healthy and intelligent moral citizenship can spring! If we know that "tuberculosis can never be stamped out until more attention is paid to the housing problem", then let our anti-tuberculosis societies do something about it! If we know that there is a "close connection between bad housing and moral delinquency" then let us cease exhorting the poorer classes to avoid crime, and aid them to avoid it, by removing the dismal conditions which drive young people out each night into the dangers of the streets.

Moreover the Citizens' Housing Committee had secured substantial public support for its recommendations. Prince could note with satisfaction that it had been "led by strong organizations such as the Kiwanis, Gyro, and Progressive Clubs" which had secured "the active co-operation of the labour groups and the social agencies."

The significance of the Halifax report is underscored by the fact that its recommendations rejected the market oriented approach of A. J. Dalzell, who by this time had become the leading Canadian housing expert. While Dalzell had shared the insights of his mentor, Thomas Adams, in regards to land speculation, he also shared, even to an exaggerated degree, Adams' hostility to public, subsidized housing. Dalzell quoted extensively from Adams' Regional Plan for New York and its Environs in order to refute this concept. Dalzell believed that with proper planning and the elimination of land speculation it would be possible to shelter all income groups in single-family dwellings. The only exception to this rule he found was "a number of families that are problem cases to the social workers, and generally undesirable tenants for owners of private property." As an example of this he cited the "feeble-minded woman with a large family of children, and yet not accepted as an institutional case." For such cases Dalzell suggested a less severe version of the Victorian work-house, an institution designed to cure its inmates of their bad habits . He stressed that "Private enterprise has been in the past, and is likely to be in the future, the main factor in the provision of dwellings, and it is the proper direction, control or even assistance of such private enterprise that should be the main work of the (Halifax) Association."³

Dalzell's diagnosis was not, however, shared by the members of the Halifax Citizens' Committee. Prince remarked

that their surveys had given the Committee a "startling glimpse of 'the other half' of Halifax." It found that on the average there were 1.9 families to each house in Halifax and 1.8 individuals to each room. These statistics did not reflect the most severe instances of overcrowding. These pitiful conditions were common as it was found that "On three streets alone 50 families were quartered upon the average of 3 individuals per room" while "Several instances were found when the number reached from 4 to 10." In addition to overcrowding the Committee found evidence of widespread disrepair, fire hazards, inadequate heating, sanitary facilities and water supply. With the reduced incomes caused by the depression it found that, "Properties are allowed to deteriorate, the owners declaring that the rental returns are insufficient to justify any expense upon them." It found that, "many houses have stoves in the kitchen only, the other rooms being entirely without heat." Most homes lacked the space required for adequate bathing facilities, while many families were even required to share sinks and walk two flights of stairs for water. Arthur Pettipas, the Secretary of Halifax's Board of Health, demonstrated how the incomes of the city's workers were inadequate for healthy accommodation. According to the 1921 census estimate of workers' incomes, "a large proportion of the wage earners in Halifax must be members of a family whose average yearly income barely reaches the minimum subsistence level of the Department of Labour, \$1400 per annum..." and consequently could not af-

ford to pay rentals of more than \$20 a month. However Pettipas observed, "Houses at \$20.00 per month cannot be had in Halifax today" so that consequently, "many families able to pay this rent are living in a few rooms and glad to get them." In an analysis far different from Dalzell's, Pettipas concluded that, "were houses available at the rent suggested it is pretty safe to say that Halifax would not be faced with a housing problem"⁴

With Pettipas' diagnosis of the housing problem the Housing Committee was able to move beyond Dalzell's suggested remedies. It noted that the latter's recommendations were part of "the American plan" which "...believes in keeping government out of business especially the real estate business." The Committee had Major W. E. Tibbs while on a European visit, study housing developments there in order to gain information on their alternative approach. Tibbs reported back with evident enthusiasm for the European approach. He reported favourably on the "...Vienna Housing Programme, a purely socialist scheme."

The development consists of enormous apartment houses with court yards, gardens, lawns, and playgrounds, although some of them have individual gardens. I visited one flat that was delightfully compact, and obviously appreciated by the tenants who were taking great care of their property. Rentals vary from about one (\$1.00) dollar up, according to the size of the lot. There are central laundries with up-to-date equipment available for the tenants. There are also baths in central locations. Children are also well

cared for as regards kindergartens, etc. The method of financing was by appropriation from the rates of about 60%, the remaining 40% being obtained by means of a special tax on rentals. All the people in these apartments appear very contented and happy. Besides providing houses the Socialistic Government assists them through general health programmes, educational opportunities and unemployment relief.

After weighing the European and American solutions the Citizens' Housing Committee asked:

Upon which shall we decide? Shall we follow the Dalzell recommendation? In spite of world wide experience to the contrary, is Mr. Dalzell right in his recommendation to leave the matter to private enterprise? 5

The Committee concluded that even with the reduction of housing costs through the adoption of Dalzell's recommendations for "adjustments of street expenses, and civic services, and by a town-planning programme, the shelter needs of low income tenants would not be adequately met by private enterprise."

The Committee consequently recommended that legislation be adopted along the lines of the English Housing Act of 1930.

However somewhat inconsistently it also made some compromise to "American" principles, since, "apart from the manifest disadvantages of municipal housing there is the principle fundamental in social reform that the object aimed at should be secured with the least possible dislocation of the existing social arrangements." On these conservative social grounds the Committee urged the establishment of publicly aided, limited dividend housing companies, to build shelter "at monthly rentals which wage earners can afford to pay."

The Halifax Committee's compromise with marketplace ideology in its recommendation of limited dividend companies would not appear in similar housing surveys such as the influential 1934 Toronto Bruce Report, which came out fully in favour of publicly owned and subsidized low rental housing. Moreover it had a great impact on influencing public opinion as to moving in new directions in housing policy. This pattern is evident in the direction the Nova Scotia government took after the completion of the Citizens' advisory Committee Report. It adopted its recommendations for limited dividend housing and in 1932 established a Provincial Housing Commission empowered to lend up to \$200,000 to such housing corporations at interest rates of 3.5 percent over twenty years. However since limited dividend housing never came to fruition, the Commission used these funds after 1937 to support co-operative housing developments. From 1937 to 1942 it lent \$150,000 to co-operatives on the terms originally established for limited dividend companies and also provided free plans, specifications, architectural advice, legal aid advisory assistance and bookkeeping. Other government departments provided trees and hedges as part of their assistance in beautification schemes, facilitated in road building and the development of community centers. Cost reductions were achieved through the use of the co-operative's labour, with all its members and their wives working in off-hours and evenings throughout a year long period. While only some 81 detached single family homes in seven communities were built from 1937 to 1942,

the scheme illustrated how to achieve high quality housing affordable for low income workers, at least in small towns such as the mining community of Tompkinsville. Houses could be paid for on the basis of monthly payments as low as \$9.65 including interest, taxes and insurance. The triumph of Tompkinsville design lay in that the dwellings could not be identified as "workingmen's houses" as they were viewed as "...real houses with large basements, 10 inch concrete walls, hardwood floors, three bedrooms, and well appointed bathroom" with "an acre of land for subsistence farming."⁷ In 1932, the issuance of the Halifax Citizens' Advisory Committee's report also served as the basis for the first debate in that year in the Federal House of Commons. On March 10, 1932, George G. Coote, a member of the United Farmers of Alberta, told the Commons that at least a tenth of Canadians had "no decent homes in which to live." Upon making this observation he was challenged by a Conservative M.P., The Honourable Raymond Morand from Essex East, who asked "Where is there a shortage of homes in this country?" Coote replied that he had found "in the Halifax Citizen a report which says that a housing commission in Halifax has just made an investigation and a report which reveals conditions in Halifax that rival the slums of China. Perhaps that will convince my Hon. friend that some new houses are needed." Coote then proceeded to read out some of the worst housing conditions documented in the Halifax report such as "living quarters in loft of barn, six persons, per month twelve dollars"; "one dark

room door only, occupied by three persons, per month, ten dollars"; "two cellar room occupied by eight persons, per month, ten dollars"; and "seven rooms occupied by twenty-eight persons, per month, ten dollars." Coote's arguments were taken up by J. S. Woodsworth and by James Arthurs, a Conservative backbencher from Parry Sound, who declared that, "I would be willing to vote for any amount up to \$50,000,000 or \$60,000,000 for this purpose, and I do not think money could be better spent."⁸

11

The Growing Challenge to the 'Privatism' Ethic.

The widespread change in values experienced by planners, architects, social workers and even construction corporations in Canada is similar to the transition in America from the business orientated planning of the 1920's, to the socially focused planning of the New Deal. Typical of the transition in the United States was the series of articles in the 1932 issues of Fortune magazine which concluded that private enterprise had "singularly and magnificiently muffed" its role in housing."⁹

A similar spirit of repentance from the sins of privatism was reflected in the 1932 issues of The Journal of The Royal Architectural Institute of Canada. This publication which had previously filled most of its space with glossy photographs of high rise office towers and Canadian versions of English country houses, suddenly presented very critical analysis of the residential building industry. Percy Nobbs in his 1932 presi-

dential message told the Society's members that their executive had been "much occupied" in "rather depressing subjects" such as "an effort to deal with speculative jerry builders and loan companies." Nobbs outlined a pattern "of the wild exploitation of the land, materials and labour, which run counter to wholesome development in the building industries." In November 1932 Nobbs' successor as President, Gordon M. West, reported that "There has come to light a feeling that the financial background of the building trade in Canada has operated in favour of the speculative interests therein as against those of conservatism and sound ownership, and architects undoubtedly feel they are allied with the latter rather than the speculative interests." Nobbs noted how, "The speculative builder who does not employ an architect is usually a contractor, but seldom a member of the local Builders' Exchange or the Canadian Construction Association." Consequently these two groups hostile to speculative builders (who were financed by loan companies), formed a joint committee to study the revival of the construction industry. This expanded to include the Engineering Institute of Canada, the Canadian Manufacturers' Association, the Trades and Labour Congress, various construction supply associations and the Canadian Chamber of Commerce.¹⁰ At a three day conference held in February 1933 at the Royal York Hotel these sought a way for the construction industry to recover, which it estimated was at ten percent of capacity. Even this it feared was "diminishing rapidly and is quickly reaching a zero

point." The conference observed that in 1933 at almost every level of government no capital expenditures had taken place and announced that, "this policy of retrenchment we have so far never severely criticized, but today we are firmly convinced that its continuation will only lead to disaster." By May 1933 these groups had united in the Canadian Construction Council. One of its first steps was to send out a questionnaire to its members, boards of trade, and larger municipalities as to the desirability of certain construction projects. While originally not appearing on the Council's list of worthy public works projects for government consideration, public housing rapidly became one of the most popular remedies to combat the depression. A program of "low-cost housing and slum clearance" was urged upon the federal government by the Royal Architectural Institute of Canada at its May 1934 convention. In its journal, architect James H. Craig wrote that although public housing in Canada and the U.S. had become subject to bitter attacks by speculative builders and real estate firms who believed their markets to be invaded, it had,

...become obvious that Canada can be classed with nations that are seriously battling against the depression only when she adopts national, provincial, and civic measures to eradicate the slums and improve the housing conditions of the underprivileged classes.

By 1934 the National Construction Council had come out in favour of public housing and announced that it was undertaking a survey to determine the extent of the need for a program of low rental housing and rehabilitation.

The Council's surveys increased support for local movements for public housing that repeated the example of the Halifax Citizens' Committee. In Vancouver the British Columbia Committee of the Council found that:

There is no recognized slum district or area in Vancouver as the term is generally understood, but there are hundreds of single buildings, cabin blocks and terrace blocks scattered throughout the city, which have within the last five or six years, been allowed to develop through lack of attention, into a state menacing the health of the city at large.

In Kitchener, Guelph and Galt the Regional Committee of the Construction Council estimated that \$6,762,000 in rehabilitations and replacements were required. In Regina the local committee found that of 2,000 sub-standard dwellings, half lacked sewers and water supply. In London the committee called for the demolition of slum areas and "...the erection of a block of low rental apartments, with proper playground facilities in connection with the same, properly supervised, ¹² along with the apartments, by the municipality." In Ottawa a survey was conducted by the Construction Council along with the Ottawa Welfare Board and the city's Town Planning Commission. The survey found that:

As the depression years have deepened and family resources have run low, furnishings have become depleted and even beds and bedding are often lacking. Families have been doubling up seeking cheaper and cheaper accommodations. 65 percent of the families on relief at the time of the survey were doubling up to two or more families in the single family unit. Many families not on

relief but on the borderline of relief are in identical conditions of housing.

During the depression these conditions were aggravated by an increase in the city's population by 10,759 persons, almost half caused by immigration, while construction of rental housing was at a standstill.¹³

In Montreal housing conditions were investigated by a survey undertaken by a joint committee of the Montreal Board of Trade and the Civic Improvement League. The Committee included Percy Nobbs, Leonard Marsh, representatives of the National Construction Council and Montreal Builders' Exchange, social agencies and a sprinkling of industrialists and businessmen including George Elliott, the President of the Montreal Real Estate Board. The Committee found that some 70,000 Montreal households were paying a disproportionate share of their income in rent. Low income families who avoided this hardship, did so only by living in deteriorated housing. This was especially true for families on relief who were prohibited from paying more than \$6.00 to \$12.00 per month rental by the regulations of the Relief Commission. It was estimated that the economical cost of the welfare recipients' accommodation ranged from \$30 to \$35 per month, if the small proprietors who provided such housing were able to afford the cost of adequate repairs and earn a reasonable rate of return. Consequently since providing low rental housing was so unprofitable only a limited supply was available. This resulted in a great "competition for these dwellings, which accounts for the high mobility of

the population in poor districts.¹⁴ It was concluded that:

To spend more than \$120.00 or so of an income of \$600.00 on rent, means sooner or later some curtailment or deprivation of food and fuel, and certainly of clothing, minor luxuries, and recreational expenditures. The provision of low rental housing tends to reduce under-nourishment, tuberculosis, hospitalization, destitution, with their attendant social costs, and to release working class purchasing power for the other necessities, comforts, and conveniences of life. 15

The Montreal study was greatly influenced by a Cleveland survey conducted by a young priest Robert Bernard Navan in 1932. The Committee noted Navan's revelation that Cleveland's slums yielded only \$10.12 in municipal tax revenues per capita, while requiring expenditures of \$51.10 per capita as a result of heavy fire prevention, police, prison and health costs. Similar patterns were found in Montreal as the highest death, tuberculosis and juvenile delinquency rates were found in the areas of the worst housing conditions. The Committee announced that it agreed with the Cleveland report's conclusions:

that the cost to the community at large
~~of leaving the low income groups,~~
 to find accommodation in deteriorated structures is not economically sound--that it is cheaper for the community at large to bear a substantial part of the cost of providing adequate accommodation for these wage groups. 16

Consequently the committee went so far as to argue that the provision of a basic standard of shelter should be given as a public utility since it found that, "assuming certain minimum standards of accommodation and amenity, these standards can be secured only by regarding their provision as a matter of public responsibility--as we now do education and water

supply."¹⁷ This was to be accomplished through the annual construction of some 4,000 low rental dwellings for a period of twenty years. Seventy percent would be located on fringe land, the rest being divided equally between land in partially developed areas and slum clearance schemes. Projects involving slum clearance would involve four story apartments in the inner city, two three story flats on middle land and two story grouped, self contained cottages on the fringe. In the middle and fringe areas there was an abundance of land as Montreal had 98,000 lots unoccupied compared to only 88,000 occupied. Many of these properties had come into public hands as a result of the depression. The Committee rejected European socialist programs, involving the writing off of the capital cost and charging rentals on a maintenance basis, whose standards were seen as too high. It favoured the British approach of loans at 3.5 percent to municipal housing authorities and private building societies, with the payment of subsidies to insure low income affordability. It called for the creation of a National Housing Board that would extend financial aid directly to local housing corporations unlike the 1919 scheme. The board would examine the merits of proposed schemes and set standards of accommodation for government assisted dwellings.¹⁸

In Winnipeg similar proposals arose for low rental housing and much more controversy was generated than in Montreal. A survey conducted by Alexander Officer of the city's Health Dept. in 1934 found that of 1,890 houses surveyed in four

districts, 1,300 had rooms used for both cooking and sleeping. On the average there were 3.85 families to each wash basin, 3.19 to each bath, 1.79 to each sink and 1.93 to each closet. Officer concluded that:

This survey shows once more that there are far too many families crowded together in houses that were originally designed and constructed for one family without any attempt being made to provide proper accommodation for additional families. The crowding together of families in these illegal tenements, where privacy and individual family life cannot be obtained is far from desirable. There is more wear and tear in evidence in such premises; the occupants are inclined to become careless in their habits; the plumbing fixtures are more liable to get out of order; the walls and ceilings become soiled from the use of gas ranges and coal stoves; and the whole premises often present an aspect that points to a neglect of elementary principles of sanitation. There is usually no means for carrying off the products of combustion and the odours of cooking, this being most in evidence during the winter when the storm sashes are in position.

In housing conditions such as those referred to, the children appear to suffer most and when communicable disease enters such premises, it is difficult to control the spread. 19

To alleviate this shortage five members of the Royal Architectural Institute of Canada proposed a low rental housing project to be built on municipally owned, tax default land. The City Council voted to spend \$1,500,000 on the scheme, providing that the Federal government would extend aid to the measure as an unemployment relief project, The Winnipeg Council called on the federal government in spite of substantial opposition from vested interests. Mayor R. H. Webb recalled how after he urged that the federal government become invol-

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ved in low cost housing he had "immediately received a flood of telegrams opposing his proposal." According to Webb this opposition came from "Real Estate organizations, Boards of Trade and others who don't have to live under these conditions." However he remained determined that "something will have to be done in spite of them."

20

It was Toronto that produced the most conspicuous movement for a government housing policy based on social need. It began in January 1934 when the Ontario Association of Architects, The Toronto Building and Construction Association and the Toronto Building Trades Council urged the Board of Control to undertake a low cost housing project for 750 families, again on vacant property which had come into the city's ownership through tax default. Due to a speech by Ontario Lieutenant-Governor Herbert Bruce, the movement gained unexpected momentum at a luncheon to honour Toronto's centennial. Bruce suggested it would be "a splendid move" to commemorate the city's centennial by undertaking a "large and noble plan conceived in the spirit of fellowship" which would recognize, "the inalienable right of every man, woman and child to a decent and dignified and healthful environment." Mayor W. J. Stewart responded, "I most respectfully submit there are limits to the taxpayers' ability to finance worthy enterprises. It would indeed be ideal if we had some community centers in thickly populated areas. It would also be an ideal condition if thousands of our citizens had more of this world's goods

with which to pay their taxes." However shortly after his speech the Toronto Board of Control met with Bruce and accepted his suggestion to have a committee investigate Toronto's housing conditions. Its findings compiled in the Report of the Lieutenant-Governor's Committee on Housing Conditions in Toronto, popularly known as the Bruce Report, would be the key document cited by advocates of a social housing policy, until the release of the Curtis Report in 1945.²¹

The Bruce Report found that at least 2,000 Toronto families were living in shelter that did not meet minimum standards for health and amenities. The report stressed that the rubric of substandard enclosed a multitude of horrors. It catalogued numerous cases of roofs that leaked, "uneven and often rotten floors" toilets and sinks which froze "into a chunk of ice" in winter. Indeed heating was often so inadequate that the Committee found that tenants "dread the winter because they cannot possibly keep themselves warm" and noted that their visitors' reports told, "of the children being ill or ailing all the time, and their parents seldom free from chills or colds." In sub-standard accommodation the Bruce Report noted "Hardly any of the houses have hot water available except when heated over the kitchen stove; facilities for washing clothes are of the most meagre; and personal cleanliness is almost impossible." Even worse was the absence of facilities for storing food and the presence of rats which would even bite small children in bed, causing

parents to have a light burning during the night to "keep the bugs and the rats from eating them up."²² It was also noted that overcrowding had not been more severe because of the high rate of deferred marriages caused by the depression and predicted that "Toronto will face a housing shortage of some 25,000 dwelling units if reasonable full employment should be attained within the next few years." The Bruce Report came to the same conclusions as similar studies in Montreal and Halifax, namely that sub-standard accommodation was being lived in since it was the best the poor could afford to pay. Like these reports and the Cleveland study, it stressed the economic advantages that subsidized rental housing would bring in terms of lower public expenditures for health and safety. It also noted the failure of both the limited dividend Toronto Housing Corporation and the Toronto operations of the 1919 federal housing act to assist the low income earners who occupied sub-standard shelter.²³ The Report urged that a slum clearance and public housing project be undertaken in one of the most concentrated areas of poor housing, Moss Park. Rentals of \$15 to \$25 would be charged which were substantially lower than what was being paid for even slum accommodation. This \$580,000 slum clearance project was only part of the \$12,000,000 program outlined in the Bruce Report. This larger sum included expenditures for rehabilitation of repairable sub-standard structures and also urged the construction of at least 1,000 new low cost rental dwellings.²⁴ It did not regard housing projects

on the city's outskirts with enthusiasm, unless they were coordinated closely with a similar movement of industry, so as to avoid unnecessary transportation costs and separation from work. The need to avoid the creation of suburban environments plagued with "monotony and sameness", with a "dearth of the opportunities for amusement, interest, even excitement which the city environment affords" as well as "separation, not only from relatives and friends, but from familiar haunts and familiar shops and stores;" was also stressed.²⁵ The Report emphasized the need for the involvement of the federal government in the achievement of its objectives concluding that:

It should be urged on the Dominion government particularly that no public works grants are so urgently needed as those for the rehousing of the poorest members of the community; further, that in order to make such grants most effective, a National Housing Commission should be appointed to assist Provincial and municipal housing authorities in the formulation of plans, in the choice of materials, and possibly, if a nation-wide housing scheme can be initiated, in securing economies by the large scale purchase of such materials.²⁶

The report was endorsed by a committee composed of an impressive list of Toronto notables, although it was largely written by architect and future leading historic preservationist, Eric Arthur, and Dr. Eric Cassidy (later head of the Toronto School of Social Work). It included Lieutenant-Governor Bruce, J.M. Macdonnell at the time President of the Toronto Board of Trade, William Dunn, the President of the Toronto District Trades and Labour Council, the Presidents of both Liberal and Conservative Womens' Associations, alderwoman

H. P. Plumptre and representatives of varied social service agencies who were also prominent Toronto businessmen.²⁷

The series of municipal housing surveys undertaken from 1932 to 1934 reveal how rapidly a revolution in social attitudes regarding housing had spread across the nation. Unlike the publicity churned out by the civic boosters of the pre-depression era, the housing surveys of the 1930's did not focus on the efficiency of their municipalities as corporations for the making of money. Instead they centered in on the question of how well the existing housing stock of Canadian cities met the needs of human living. In the past, the city's utility rates for industrial purposes and land values were proudly measured and proclaimed; now less popular evaluations such as the relationship between poor housing conditions and the incidence of disease and fire loss were undertaken. Rarely before had there been statements of principle that poor housing conditions could be eliminated only by the payment of a subsidy to enable residents to pay the cost of decent accommodation. As well, the blame for slums had been transferred from the inadequacies of the slum dweller to those of the economic system. Indeed, these surveys' careful comparisons of the fire, crime and health expenditures generated by poor housing, with the expense of providing adequate shelter at affordable rentals, point to a growing belief that the entire community is injured when part of its residents are forced to live in wretched housing conditions or pay too much

of their income towards shelter. This sense of the common welfare of the entire community provides a vivid contrast with the 'privatism' which so recently had shaped the public debate on housing issues.

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The Origins of the
Dominion Housing Act;
The Use of Government
to Revive the Private
Economy.

In 1935 the Dominion Housing Act's passage marked the birth of the federal government's continued involvement in housing. However this legislation was not enacted in the spirit of the new values reflected in the numerous housing studies conducted across the country. Rather it was done in response to these pressures and achieved the preservation, rather than replacement of the private housing market.

The role that new concerns for community welfare played in initiating federal government housing action can be seen in the role played by the Bruce Report, in the motion by T. L. Church which began the parliamentary mechanism that produced the Dominion Housing Act, legislation that for the first time accepted the improvement of housing conditions, as a long term concern of the federal government. In introducing his motion which read, "That in the opinion of this house Canada should inaugurate at once a national housing, building and reconstruction policy adapted to its circumstances, and that such a policy is an economic and social necessity and in the

best interests of the people and nation", Church quoted extensively from the Bruce Report. He echoed the report's call to have the federal government give funds to municipal authorities for slum clearance, and observed that "A wave of emotion seems to be sweeping our country on the subject of slums, and we shall have to be very careful to see that our policy is adapted to our special circumstances." Church also urged that a national housing policy meet rural housing needs and encourage home ownership and private builders.²⁸

After Church spoke his motion was seconded by James Arthur who had earlier called for a government housing policy in 1932. This was followed by support from speakers in the farm-labour parliamentary group which in 1933 had joined in the Co-operative Commonwealth Federation. G. S. Coote again referred to the findings of the Halifax Committee and noted that:

Only five per cent of the farm homes in Canada are equipped with bathrooms with running water. Six hundred and fifty thousand farm homes in Canada should be equipped to-day with modern facilities, and any housing project which maybe started should take cognizance of this situation. 29

Likewise Agnes MacPhail observed that, in Ontario anyone who has been watching the countryside with an observant eye will have noticed that in the last ten years or more the buildings, including the dwelling houses, have been deteriorating. Roofs are leaking--they need new painting;...the houses are almost without the conveniences, that houses should have--plumbing, sanitary conveniences, and lighting fixtures.³⁰ Macphail was

followed by Humphrey Mitchell who currently was a Labour M.P. from Hamilton East. Mitchell cited the findings of Dr. James Roberts, who was still Hamilton's public health officer and still cataloguing unhealthy housing conditions. Mitchell read individual cases from Roberts' reports and noted his general conclusion that, "bad housing brought about an increase in the sickness rate, in the general death rate, in the infant mortality rate, in the tuberculosis death rate, and in the incidence on anemia and rheumatism."³¹ Macphail's, Coote's and Mitchell's descriptions of poor housing conditions were directed against the views of one member, Edward St. Pere, a Liberal journalist from Hochelega who appeared to oppose a government housing policy, maintaining that "There are no shortages of houses in Montreal." St. Pere consequently was castigated by the Canadian Unionist (the journal of the All Canadian Labour Congress) as "the voice of vested interest."³²

When the debate resumed after a recess for supper, Prime Minister R. B. Bennett announced that he would consent to the formation of parliamentary committee on housing, if Church would withdraw his motion. Bennett pledged that he was "placing the matter entirely in the hands of the house" and announced that, "Whichever view the house thinks desirable the government is only too anxious to accede to." Bennett's speech however revealed the extent to which his government's policies had been shaped by private values and the market ethos. He attributed the poor rural housing conditions described by

Macphail and Coote to the fact that, "there are many farmers in this country who, being thrifty souls, would not care to incur the financial obligations involved in connection with that work." Bennett told the house that his government efforts at sprucing up public buildings had been successful since "people who had the means themselves began to make their places look a little better, to replace the broken windows, repair the sills and put the houses in better condition." In what appears to be a reference to the Winnipeg controversy, Bennett described how the government was presented with a housing project with centralized heat, water, gas and light, and with "streets laid out in an orderly fashion." However Bennett changed his warm approval of the project when "...to our surprise petitions came to us asking that we should not go forward with the work, because it might interfere with the renting of properties in the city in question, and stating that the time was not ripe to carry forward a housing project of that character." Bennett also admitted that he was "appalled" at the Bruce Report's suggestion, "...that the sum of \$12,000,000 would be required to provide proper dwelling houses for a certain class in that community who now live in dwellings that should be condemned, and that this amount would not be self-liquidating."

33

Aside from T. L. Church and A. A. Heaps, the members of the special parliamentary committee did not have prior experience in dealing with housing as a political issue. However as the Committee's members approached their task with an open mind,

they came to the conclusion that a comprehensive national housing policy was necessary after hearing all available evidence. Reflective of the transition in their views was New Brunswick Conservative and candy manufacturer A. P. Ganong's observations that:

As chairman of the committee I met a good many persons who might be called town planning and housing cranks. I worked with them for two months and at the end of that time was converted. I think rather than cranks they are torch bearers to something that is coming. This housing problem must be faced. We cannot continue to allow thousands of families in this country to live in one room under unsanitary conditions as they are and have been for the last few years. 34

The committee's course was first set by its selection of Noulan Cauchon as its staff advisor. Cauchon by 1935 had, (like most of his colleagues in Canadian town planning) advanced radically in his analysis of the remedies for Canadian housing problems. In one 1934 article he observed that it had now become recognized that town planning was "to urbanise, i.e. to civilize, to bring about civilized conditions of life--of well being and amenity." As part of this aim it was important that Canadians accept what the British had recognized; that subsidized low rental housing was "...an investment--not an expenditure!"³⁵

Cauchon was also the first witness to testify before the housing committee and his first observations to it would also form the first paragraph of its final report. These were that:

Comprehensive housing and town planning rests upon a biological basis. The problem of town planning, which includes housing is to create a condition of environment in which human life can thrive. Anything short of that gives deterioration and degradation of the human element and all the social and political ills that generally follow and accompany these processes. It is a problem having to do with the maintenance of human life and its enhancement, by providing proper physical environment. 36

In support of these conclusions Cauchon cited the paradox that while building inspectors were able to stop bricks from falling off houses and killing pedestrians below, health authorities were powerless to prevent "...a slow death by contracting tuberculosis in unsanitary houses, and various diseases." He stressed that such unhealthy conditions arose since, "with workingmen if you exceed roughly 20 percent of his income he is going to skimp on something else. He has only got so much money and if he takes off more for his rental than represents a reasonable proportion he is going to have to cut down on food and clothing for himself and his family--there are no two ways about it." 37

Cauchon's testimony in relation to housing finance also outlined a key element of the subsequent conflict in Canadian housing policy. He estimated that a 3.5 percent interest rate on federal loans to municipal housing authorities and limited dividend companies was low enough to secure adequate and affordable accommodation to low income families. In response to questions from A. A. Heaps, Cauchon admitted that rates of one or

2.5 percent would produce housing that, "...would be so much the better." He pointed out to the committee that when the government of Vienna was faced after the world war with a housing shortage it had:

...immediately executed a capital levy, and they built houses for those who had no capital. When I was last in Vienna in 1931, 11 percent of the population of that country was living in municipally owned houses, and they were paying hardly any rent. The rental they were paying was barely sufficient for the taxes and upkeep. They were not paying rent in the ordinary sense, because the money had not been borrowed. They simply took it from the people who had it by that simple process. Now, you read in the magazines that their buildings are magnificent, and they are magnificent. You could build magnificent houses also, if you could take the money out of somebody else's pocket. 38

The conflict at the Committee's hearings over the issue of housing finance was stressed by Colin McKay, who covered its testimony for the Canadian Unionist. McKay observed that when this issue arose:

...the inquiry halted turned aside, or turned backward. Some witnesses balked at attempts to explore the possibilities of public financing of new housing. And even those who admitted the necessity of public action to deal with the worst features of the housing problem were troubled by that necessity. "Public action, yes. But it will probably mean a heavier financial burden, more taxes."

McKay believed that the hearings demonstrated that the "fetish of finance" amounted to a taboo condemning civilized man to suffer from, "poverty in the midst of plenty." McKay further noted that:

...the statesmanship which balks at the problem of financing of war on poverty nevertheless finds ways to finance preparation for a bigger, if not better war of destruction of human life. One might think the ruling classes were insane. 39

Until the final day of the hearing nearly all of the witnesses that testified to the committee, reaffirmed the need for a social housing policy based on the adoption of the principles of British housing legislation to Canadian conditions. The crisis in low rental housing accommodation was stressed by Percy Nobbs, who presented the findings of the Montreal Board of Trade and Civic Improvement League study, Dr. E. J. Urwick who headed the University of Toronto Department of Political Economy and presented the evidence of the Bruce Report, Alexander Officer of the Winnipeg Health Department and Dr. Cudmore Chief of the General Statistics Branch and the editor of the Canada Year Book. Officer was quite frank in his descriptions of the predatory behaviour of speculative builders and those who re-fashioned older homes for multiple family use. He noted that:

In the case of speculative building we have seen in the past how frequently dwellings have been constructed without due regard to comfort and sanitation. As already stated, in this country much hardship could be avoided, if only our dwellings were built in such a manner as to exclude cold in winter and heat in summer. Even when sufficient precautions have been taken to build a fairly sanitary structure, we are constantly coming across dwellings erected on flimsy foundations of wood, or rough stone, or what is worse, concrete of a doubtful character. In a year or two these so-called foundations get out of level and the buildings which rest on them get out of shape, with a

consequent cracking of plaster and buckling of floors, walls, etc. If there is no cellar the plumbing and water pipes become subject to the action of frost. Even where a cellar is provided, unless a furnace is installed, freezing will take place.

The situation was even worse in regards to the provision of low rental accommodation. This was done by "the house farmer" who came along and obtained a former commodious residence from "some real estate man at some nominal sum, gets second-hand plumbing and gas stoves of questionable value and puts them in the rooms and puts in families." In such accommodation Officer, told the Committee:

Attic rooms only suitable for storage purposes are often found occupied by families. Many of these rooms, having low sloping ceilings and only small gable windows, are scarcely suitable for bedroom use; but when gas stoves are in use they are a menace to health. There is also the danger that if fire should occur in such premises, families living in attic rooms would be trapped. In addition, they are in danger of asphyxiation from gas fumes, due to defective and improper connections for gas stoves. Many of these stoves are fitted by incompetent persons, and as already stated, often the connections are of rubber tubing. Few attic rooms are fit for family use at any time. In winter time storm sashes are usually screwed on tight, and the inner sashes frozen, so that little daylight and practically no sanitation is available. In summer, these rooms being so close to the roof, are almost insufferably hot.

He stressed that nothing could be done to alleviate these conditions unless a supply of public, low rental housing was provided that would ease the housing shortage in order to give health department officials sufficient leverage to force pri-

vate landlords to provide better accommodation. The parliamentary housing committee appears to have been quite impressed by this reasoning for in its report it stressed Officer's observation that:

I have not the soul or the conscience to throw these people out, because there is no place for them to go; but as soon as our expectations are fulfilled, and the Dominion Government helps us out with cheap money and we can build places, we will apply pressure and get them out. But there is no use applying pressure now. There is no place for the people to go.

Officer told the committee that Winnipeg needed "a large number probably no less than 2,500 or 2,000 or more homes for the low paid working men." He stressed that this should be accomplished through federal funding of municipal housing projects since "if the money was given to them rather than to real estate men or anybody else they would do a good job, one that the Dominion could look back on and see how well they had accomplished what they had set out to do." ⁴⁰

The most comprehensive proposals for a national housing policy were presented by the Canadian Construction Council. Its evidence was submitted in two parts by five witnesses; including architects W. L. Sommerville and James H. Craig and the Council's President Gordon M. West and its Secretary I. Markus. The Council called for the establishment of a permanent national housing authority that would set minimum standards for existing and new housing, make regulations for the rehabilitation of dwellings that fell below such standards,

administer these rehabilitation loans and make loans at rates of interest not exceeding 2.5% for low rental housing. Also the Council urged that private capital be encouraged in home rehabilitation and the construction of houses, through the reduction of risk to private lenders. It was stressed that for any of this federal aid to be extended in a locality comprehensive town planning, extending into suburban and rural districts, should be required.⁴¹ Craig filed a separate presentation on behalf of the Council's Finance Committee. It called for the federal government to sell \$400 million in government securities to the Bank of Canada, of which \$120 million (the proportion allocated to slum clearance) would pay interest of 2 percent, while the remainder (to be used for repairs) would be invested at 2.5 percent. As municipalities would pay 2.5 percent for slum clearance and homeowners 5.5 percent for renovations, the entire project for the construction of 40,000 units of rental housing and the rehabilitation of 90,000 existing houses would be "self-liquidating", as no subsidies from general tax revenues would be required.⁴² Even with such determination to stay within the bonds of market economics, the Council's scheme drew some suspicion from committee members. Liberal M.P. Wilfred Hanbury, a lumberman and manufacturer, complained that the Council had failed to produce "...some practical and economically sound method by which funds could be provided for rehabilitations."⁴³ To overcome such reservations the Council prepared more detailed proposals, which were

presented in the form of a draft federal housing act. Its proposals for rehabilitation now stressed that, "Buildings must be basically fit for use and not in a declining or slum neighbourhood." When Noulon Cauchon suggested that some homes in a slum area might be rehabilitated, Sommerville replied: "Absolutely no; most emphatically no. The whole district has to be cleared out." Craig stressed that for an effective program of slum clearance, public authorities rather than limited dividend companies should be relied upon. He pointed out that, "in the United States they found that the federal projects were the ones that were possible to get underway, and that private projects or limited dividend projects did not make an appeal, were not attractive to private enterprise." Detailed proposals for a Mutual Mortgage Insurance Fund, to encourage new private construction, were also presented by the Council to the Committee. The greatest surprise the parliamentary committee received from the Council's suggestions were for the prevention of premature subdivision on suburban land. To explain this part of the Council's draft legislation, Cauchon pointed out that at present municipalities were powerless to prevent scattered development, unless it was located, "...down in a swamp that is undrainable or away up in a hill where the city can't furnish a water supply without extra cost." Two committee members themselves admitted to having been badly burned by their participation in land speculation on the urban fringe. Calgary Conservative M.P. George Stanley observed with a touch

of irony that, "Our western cities have that beaten; all properties of that kind have reverted to the city for arrears in taxes."⁴⁴ The committee was evidently favourably impressed by the Council's report as it tendered a special "vote of thanks for the splendid evidence submitted" by the Construction Council.⁴⁵

The most important evidence in terms of impact upon future housing legislation was presented on the last day of the housing committee hearings. Somewhat paradoxically however, this testimony did not favourably impress the members of this parliamentary committee. The witnesses who testified at this time were Major T. D'Arcy Leonard, the Solicitor of the Dominion Mortgage and Investment Association, T. H. Main, the Association's President, R. Henderson, General Manager of the Canada Permanent Mortgage Association and W. C. Clark, Deputy Minister of the Dept. of Finance. This was to be the first display of the enormous influence that Clark would have on subsequent Canadian housing policy, right up to his death in 1952. In terms of the conflict over policy in 1935 and in subsequent years the difference between Cauchon, advisor to the parliamentary housing committee and dean of Canadian planners and W. C. Clark, advisor to Bennett and King and former vice-president of S. W. Straus and Company, a leading American real estate investment firm, are especially instructive. While Cauchon was urging that past patterns of privatism be broken with in the upcoming federal housing legislation, Clark was vigorously

seeking means to maintain them.

Clark was as aware as Alexander Officer, of the predatory behaviour of the private residential market, but he believed that these problems could be overcome through the creation of large land development corporations. This fundamental value conflict was reflected in the opposing views held by Cauchon and Clark regarding one symbol of modern capitalism, the office skyscraper. Cauchon believed that Leonardo Da Vinci's observation that buildings should be no higher than the width of the street facing them, to be "a very good approximation for access of sunshine and air, traffic adequacy and the freedom from foreshortening if one is to enjoy aesthetic appreciation of the building itself."⁴⁶ On the other hand, Clark in a work published by the American Institute of Steel Construction, wrote that the best indicator of the optimal height of a building, was the maximization of the structure's profitability to its owner. Clark calculated this to be 63 stories given the state of existing technology and stressed "The higher the land value, the higher is the economic height." He stressed that height limitations from 8 to 20 stories would result in "disastrous consequences" since "the whole economic fabric of society is built to an important degree upon current values of city property."⁴⁷ Clark did not automatically equate private profit with the public good, but separately he demonstrated that the socially optimal height did equal the maximum "economic" height. He saw still greater public benefits to be deri-

ved from the skyscrapers' future development on large plots, covering an entire city block. He predicted that, "as the large development unit becomes typical, ownership will be in more responsible hands and, therefore, a more scientific determination of supply and demand conditions will be made before each new development is begun." Clark noted that;

Many of the superior features of the skyscraper's service obviously come from the fact that the product is manufactured on a large scale production basis. For instance, the tall structure can afford to give an elevator service, sanitary facilities, a ventilating and air conditioning service, comfortable and luxurious appointments, etc., which would be too costly for the low building. Further, because of its large scale operations, it can afford a specialized, scientifically trained building management service in place of the janitor service to which the small low building is largely limited. The superior light and air of the upper stories at least, the more inspiring outlook, and the tenancy prestige are due solely to the factor of increased height. 48

He saw increasing urban concentration and increasing skyscraper height and breadth as indications of positive, efficient trends. Clark believed that skyscrapers were "the pride of our own citizens" as well as European visitors:

because they are so typically American, because they are the biggest, the tallest and the most compelling the world has ever seen, because they symbolize more strikingly than anything else the tremendous achievement of this continent on large scale mechanical production. 49

Clark took such logic to its ultimate conclusion in his advocacy of "multi-purpose structures in which the tenant will be

able to satisfy practically all his wants without passing beyond the building." He looked forward to the time when skyscrapers would provide both office space and housing for:

Then indeed we will have a self-contained city, accommodating many thousand people, carrying on practically all their activities in a single structure erected on an entire city block--in Col. W. A. Starrett's phrase, "probably the most profoundly efficient and adequate conception of gigantic size ever created by man." This vision of efficiency is made possible solely by the skyscraper--and the vision is fast becoming a reality. 50

The testimony of the final day of the housing committee's hearings revealed the close alliance between Clark and the nation's residential mortgage lending corporations that would wield enormous influence over federal housing programs. D'Arcy Leonard was the first speaker and his Dominion Mortgage Investment Association represented, according to his testimony, "most of the mortgage companies in Canada, most of the trust companies--the Canadian Life Insurance Companies." Leonard estimated that these organizations had paid up capital of \$60 million and would have at least \$25 million, "which they would like to get out now on new construction in Canada." 51

When George Stanley asked Leonard if he had a concrete proposal in connection with desired government housing policies, Leonard admitted, "I do not think that it could be said that we have a concrete proposition. We can just put it before you that we have this money." However he added, "The problem today, as a matter of fact, is to get our money out." He pointed out that his companies were prohibited by law from lending more

than 60 percent of the value of a house and that, "there are not many people who can put up the difference between 60 percent and 100 percent." In response to a question from the Committee's chairman, Leonard indicated that if the government put up another twenty percent (as was later done in the 1935 legislation) the amount of building would undoubtedly increase. Leonard indicated that his companies would not want to go beyond 60 percent even if permitted to do so by law unless economic conditions improved and "you had a strong covenant, you had proper supervision, you had good construction, economic management, a monthly payment plan, provision for taxes, and the legislation was cleaned up."⁵² Leonard like Clark expressed a desire for large housing corporations in order to lend on a higher percentage basis. He indicated that, "if the government can see any way towards the organization of companies which would be soundly managed, and arrange in some way for junior financing, certainly there is no question that we would, I think, be willing to assist."⁵³ In response to questioning by Noulan Cauchon, Leonard revealed his association's hostility to public, subsidized low rental housing projects. Leonard believed that, "the construction of a certain number of houses of that class if they did not remove other houses where that rent is being paid and which are overcrowded or uninhabitable, really--....Practically slums--would have the effect of bringing down rental values on the next class of houses and you might say above it; and thereby affect the rental

values generally and affect them on the class of security on which we would be lending, which would be a workman's house where he was able to pay a rental based on the actual cost,⁵⁴" Leonard outlined a domino scenario whereby public low rental housing, unless it was restricted to replacing demolished slums would bring down the rental structure throughout the next several classes. W. C. Clark's presentation shared Leonard's basic business orientated objectives. Clark told the committee that he started from "two general principles." The first was that, "It would be wise to avoid any hasty commitments in regard to the most difficult and the most complicated aspects of housing: for instance the problem of slum clearance." Clark recommended that "some appropriate body" study these issues further and added "I would not jump into it overnight." Secondly, Clark stressed:

that we should concentrate essentially on the immediate emergency problem of using housing as a stimulant to business recovery and as an absorber of unemployment; and I would suggest there that we should try to make the federal dollar go as far as possible in stimulating business recovery. 55

Clark called for federal aid in the formation of housing corporations to produce housing on both an ownership and rental basis. The federal government would finance these corporations through the purchase of their preferred shares, while common stock would be purchased by any parties interested in receiving a dividend limited to six percent. Clark stressed the need for government to provide the junior money for such

housing corporations since "as Mr. Leonard told you the most difficult thing to get is the junior money, the junior mortgage money; it is practically impossible to obtain it from private sources." Officials of any private lending agency which purchased the company's first mortgage debentures would be responsible for inspections to insure that, "the appraisal put on a specific property is a sound appraisal, that the construction costs are not unduly padded, and that the money was paid out in accordance with the usual safeguards." Clark stressed that this scheme would "make use of private lending agencies instead of driving them out of business" and assure "the carrying out of the program on a sound and business-like basis." Clark also proposed that the federal government, as an alternative scheme, set up an insurance corporation to guarantee the last twenty percent of an eighty percent mortgage.⁵⁶ Clark's and the lending companies' testimony appears to have had little influence of the parliamentary housing committee. Their comments were ignored in the committee's final report. Moreover, Leonard, Main and Henderson were questioned without much sympathy as to loaning companies' discrimination against the west and certain city districts.⁵⁷

After the Committee's hearings ended, a curious duality emerged on the way to the 1935 Dominion Housing Act. The parliamentary committee was writing the report which it believed would form the basis of subsequent housing legislation, while the details of this future act were actually being worked

out in secret meetings between Clark and Leonard. The approach of the Canadian government appears to have been to frame its housing legislation on the basis of the best deal that could be struck between itself and the private lending institutions. Despite the reformist rhetoric of his "New Deal" Bennett was not inclined to move in the direction of heavy government spending, subsidies and deficit financing to counteract the depression. On February 2nd 1935 he wrote to Herbert Bruce that:

I am interested in the housing problem. The only difficulty is the financial one. Unfortunately, everyone is now turning to Governments for help. If we assist agriculture with low-priced money, I am afraid we will have to leave the cities to the private lenders. 58

Bennett's conservative inclinations were not altered by the influence of W. C. Clark, although Clark is usually portrayed by varied commentators, such as John Porter and Reginald Whitaker, as the father of Canadian Keynesianism, Keynesian formulas were not applied until the demands of war arose, as had been bitterly predicted by the Canadian Unionist.⁵⁹ Moreover Clark, shortly before his appointment as Deputy Minister of Finance by R. B. Bennett, gave a strong indication that such remedies were quite the opposite from the course he believed was necessary to combat the depression. In a December 1931 speech to the Professional Institute of the Civil Service of Canada Clark stressed that a cure for unemployment would not come by discouraging expansion of enterprise on the part of business men and making consumers even more timid in the purchase of

houses, automobiles and durable goods." Clark also stressed however that,

As citizens of local municipalities let us take to heart the warnings and good advice recently tendered by the Canadian Bankers' Association to exorcise administrative waste and reduce borrowings to the minimum.⁶⁰

Clark's Keynesianism would stimulate government intervention in the economy, but it would rigidly follow the assisted marketplace approach, through the stimulation of production without seeking to influence distribution. In a 1942 speech to the Canadian Chamber of Commerce Clark admitted how, "some Leftish critics have asked the pointed question why we have been able to raise billions to finance a war when it was thought impossible to raise hundreds of millions to solve unemployment during the depression of the 'thirties!" Clark justified this difference on the grounds that until the war Canadians had no great goal on which they could unite so that "colossal sums
61
of money" did not appear as too extravagant. Robert Bryce a close colleague of Clark's in the Department of Finance has stressed that Clark was actively promoting housing expansion during the depression, but sought to curtail government housing programs with the outbreak of war. However in both periods there is a great continuity of purpose, for Clark consistently sought to ensure that government housing programs encouraged the development of private housing corporations and discouraged the growth of public housing. Bryce himself has recalled how during the depression, "he considered private investment

and export trade the only durable basis for economic recovery, and housing the most essential and yet most obstinate element in investment. He was convinced that sensible measures could make housing economically sound." Bryce also observed how the principles of the 1930's legislation:

reflected Clark's philosophy and the circumstances of the budget. By the legislation the Government accepted a large share of economic risks and offered relatively low cost credit, but did not become involved in outright construction or ownership of housing, rental subsidies, or direct expenditure of any kind.

Bryce is quite correct in illustrating Clark's energetic seeking "the reform of the building industry and building practices." He noted how:

Clark took the administration of the housing legislation directly under his own wing in the Department of Finance and devoted a surprising amount of his time and energy to it. He utilized the opportunity to insist on certain standards of design, specifications, and inspection of houses being built with the aid of the Act, and hoped this would help to establish better standards throughout the industry. This effort he later continued in the formulation of the National Building Code, with the aid of the National Research Council and others. 62

Clark's enormous influence on the development of the federal government was well recognized in his own day and is reflected in obituary tributes in 1952. The Ottawa Journal recalled how peculiar it was that at the time of his appointment "there were those who viewed this situation with misgivings, who thought that the man who had been brought to Ottawa by a Conservative Prime Minister on the advice of a great Liberal traditionalist

O. D. Skelton and who had once advised Herbert Hoover on unemployment, was more of a Harold Laski than a John Maynard Kenyes." The Ottawa Evening Citizen commented that unlike Marx's "nebula of theory" Clark's principles were "as prove-able as the workings of a V8 engine." It stressed that "indeed, as much as what we live under today is Clarkism as Canadianism" and that, "this is the Clark era." Almost too aptly it added that while other economists such as Kenyes "merely pricked us", "Clark ran us through, empaled us. We have been skewered securely."⁶³

The report of the special parliamentary housing committee was tabled on April 16, 1935 and showed how far apart its views were from those of the Prime Minister and the Deputy Minister of Finance. The committee stressed that, "every country in Europe, the United States and Mexico has either a housing policy or has initiated one." It indicated that:

The provision of low rental housing means a reduction in the problems of under nourishment, tuberculosis, hospitalization and health, with their attendant social costs; apart altogether from the fact that it also releases a steadier volume of working class purchasing power for the other necessities, comforts, and conveniences of life. ⁶⁴

The report drew attention to what it saw as "the very essence of the Housing Problem" the fact that "private enterprise working on normal commercial lines cannot provide for certain groups of the community." The committee stressed that federal housing policies should be based on the principle, "that the

provision of a minimum standard house for every family in the country should be adopted as a national responsibility." It believed such a policy could be most economically carried out if the federal government issued funds for low rental housing "at the lowest possible rate of interest" and insured that the project was carried out "with minimum building costs" so as to reduce the subsidy needed to provide low income earners with decent shelter at rents they could afford.⁶⁵ To allay fears of interference with private business the committee noted that, "The building of dwellings for the lowest income sections of the community is in less danger of competing with any work that private enterprise could or would undertake than any other kind of public good."⁶⁶ The Committee called for the establishment of a national "Housing authority" which would, "negotiate agreements with any province, municipality, society, corporation, or individual" and extend financial assistance at favourable rates of interests, "with a view to promoting construction, reconstruction and repair of such dwelling as may be necessary." It would also have power "to initiate, direct, approve and control projects and policies and to allocate such moneys as in the opinion of parliament may be necessary for the purpose of assisting a program of urban and rural housing." The authority's first task would be to take action in respect to needed housing rehabilitation.⁶⁷

Clark's views were unchanged as a result of the Committee's conclusions, as can be seen in an exchange of correspondence he

undertook with consulting architect, F. W. Nicolls. Despite their conflicting views, Nicolls would later be appointed by Clark to head his National Housing Administration in the Department of Finance. On April 9 1935, Nicolls wrote to W. H. Yates, President of the Canadian Construction Association. Nicolls told Yates that "If dwellings for low wage earners are ever to be an accomplished fact in Canada it will be through the medium of limited dividend companies," since the government as landlord would mean that it would wind up "being the host." However Nicolls warned Yates that Clark's schemes were unworkable, as they gave too few benefits to the private shareholders and its provisions for a 5 to 5.5 percent interest rate would mean low-cost housing would never be achieved, "since all other countries are financing their housing programs with money at from 3% to 4% interest." In response to these criticisms Clark wrote to Nicolls that:

Furthermore, in view of the very high financial burdens upon the Dominion exchequer I tried to develop a plan which would make the federal dollar or federal guarantee do as much work as possible. It might be desirable from many points of view to develop some grandiose projects for the use of very large amounts of Dominion funds or credit, but a practical appreciation of the financial burdens we already bear makes one pause in considering such schemes.

Clark stressed that it was important that lending be done by private institutions at rates of 5 to 5.5 percent because of "the undesirability of pushing Government competition with private institutions beyond reasonable limits." On April 18

1935, Nicolls wrote Clark that it was not necessary to further study slum clearance as other nations had been involved since 1920 "and during that time every conceivable question has arisen, and there is no reason to think that Canada would require different solutions from those already found." Nicolls tried to impress Clark with the observation that now was an ideal time for low cost housing, as the data was available and labour was plentiful. He also noted that if something were not done before prosperity returned, "we will be faced with such a shortage and a demand that will send rents soaring, thereby causing certain classes of people to dwell in worse slum conditions."⁷⁰

On May 8 1935, Leonard informed Clark that his association had "...been working steadily during the past three weeks endeavouring to work out a plan whereby the lending institutions might co-operate with the government in a housing scheme." D'Arcy Leonard predicted that "within the next few days we may have something in the nature of a concrete proposition which would be very practical and fairly simple." Leonard and W. C. Clark met together on May 14 to examine the lending institutions' proposed legislation.⁷¹ By the time the details were worked out the housing legislation was even more generous to the loan companies than in Clark's original proposals set before the parliamentary housing committee. In place of Clark's original government-insured second mortgages of twenty percent, the government provided twenty percent of an 80 percent mortgage, at an interest rate of three percent. This was a subsidized

rate of interest, for it was below the 3.5 percent at which the government itself paid to borrow money. Not even the provisions for limited dividend companies to provide low rental housing, that were earlier made by Dr. Clark were included in the legislation. The whole matter of low rental housing was transferred to the Economic Council of Canada for further study. No provision was made for housing rehabilitation. The legislation did introduce fundamental changes in residential mortgages for the combined three percent government loan and private loan of 5.66 percent gave builders and homeowners 80 percent mortgages at five percent for the first time. Speculative builders were no longer forced to resort to high interest second mortgages in order to build with a small equity. Homeowners now could make blended monthly payments of both principle and interest, with the right to a further renewal after ten years. Previously mortgages had been short-term loans of five years, with no vested right of renewal and with annual or semi annual payments, which meant that foreclosure often resulted from the inability of borrowers to come up with substantial sums. Dr. Clark also sought to protect homeowners from predatory speculative builders by insuring that loan companies made on-site inspections to ensure minimum standards were met. All administration of the loans including the selection of borrowers was left to the lending companies.⁷² The government was quite aware that this would mean that large sections of the country would not be served by the legislation.

D'Arcy Leonard wrote to W. C. Clark on June 21 1935 and stressed that:

In view of the fact that the only method in which the Dominion Government proposes to advance money for housing is through the lending institutions, I think I should point out that there are localities in Canada where our institutions do not operate and others where they would not recommend loaning. I would like to make this clear at the outset so that it will be well understood that the measure may not be capable of general application, and as the institutions will require to be satisfied before approving loans, there will be many individuals and localities that will not receive their approval. 75

Leonard was also able to wring another concession from the government, from a last minute appeal made in this letter. Originally the legislation was to provide the 20 percent share loan only if lending institutions provided a full 60 percent share so that the mortgage would amount to a full eighty percent. Leonard argued that in some localities such as Montreal, it was customary for lending companies only to lend 50 percent. Consequently line six of section 5 of the act was changed from "equal to" to "an amount up to" eighty percent of "the cost of construction of a house or its appraised value, whichever is the lesser."⁷⁴ Leonard was so pleased with the government's legislation that he sent a cable praising it to be read out in the House of Commons during its debate. However since the cable stated that "the entire joint mortgage will be protected against provincial moratoria" (legislation against mortgage foreclosures), Clark told Leonard that it could not be used in

the debate since it would raise "a long discussion on a difficult technical subject."⁷⁵

The Liberals came out in favour of the approach that Bennett's Conservative government was working out with the lending institutions when the Dominion Housing Act received its first reading on June 18 1935. Suddenly Liberal Wilfred Hanbury read extensively from Dr. Clark's testimony to the parliamentary housing committee and stated:

We had many proposals placed before us, but I believe that the function of any government, as outlined in Dr. Clark's evidence, is in the first place to avoid the socialization suggested by many of the witnesses.

Hanbury announced that he should be very sorry to:

see the government go into a general policy of socialism based on the general conditions of today. The fact that there is a large number of people in Canada who cannot provide proper housing for themselves does not in my opinion justify a policy for all time to meet these special conditions.

He further stressed that "...if we are going to lend money, it must be on a sound and economic basis." Hanbury believed this would be done,

If we leave the insurance and loan companies, with the experience they have had in these matters, in charge of this affair, we need have no fear that our money will not be properly spent, and we need have little fear of politics entering in or of bureaucracy which undoubtedly will creep in if we have a commission. 76

These sentiments were shared by the Liberal leader of the Opposition MacKenzie King. King's answer for the depression was

a single National Employment Commission and not "a number of different commissions", which would cause "different public bodies spending moneys in a manner that will lead to extravagance, waste and overlapping." King announced, that, "if this resolution contemplated the establishment of a federal commission to go off on its own and undertake the building of houses on behalf of the federal government, I for one should be inclined to view it with a great deal of suspicion." A. A. Heaps pointed out that Hanbury was now in contradiction with the findings of the housing committee's report, which he had originally supported.⁷⁷

When the Dominion Housing Act was debated during its second reading, the only fundamental criticism of the measure, as the Canadian Unionist was quick to point out, "came from the Labourites and the United Farmers."⁷⁸ The Conservative members of the housing committee however, did not contradict themselves in the manner of Wilfred Hanbury. They pointed out that at least a beginning had been made, which was more fruitful than the efforts of the previous Liberal ministry. Typical of their arguments was George Stanley's remarks that:

The government itself has accepted the principle and therefore it is acknowledged that if this bill becomes legislation the nation itself accepts the housing obligation. I think that is an important point to urge. No matter how far we go at the present time, so long as we have established the principle and accepted the state obligation, we have at least started on the proper basis and have made a safe and sound beginning.⁷⁹

Leading Liberals such as King often were absent from the debate,

although back bench members of this party who served on the Housing Committee (with the exception of Wilfred Hanbury) criticized the government for failing to deal with the housing needs of the low wage earner. The most insightful of these critics was R. W. Gray who after citing Leonard's testimony to the Housing Committee concluded that:

this scheme is launched by reason of the fear of the lending companies that unless they come forward with some suggestion, the government will introduce state aid legislation that will materially affect such companies.

In response to such Liberal critics, Sir George Perley, who introduced the legislation in the absence of Prime Minister Bennett asked, "why did the hon. gentlemen opposite not bring this in several years ago?" He argued that:

This government has had the courage to bring in such a bill and we must get credit for that. Although my hon. friends opposite were in power for years never thought of bringing in a bill of this kind. 81

~~.....~~ The only prominent Liberal to take part in the debate was the Honourable William D. Euler, who had served as Minister of National Revenue at the time of Bennett's 1930 election victory. Euler concentrated his criticisms over the act being not sufficiently generous to lending companies to induce them to participate in the government's scheme. In order to refute Euler's contention, Perley read telegrams of support from Mutual Life of Canada and the North American Life Insurance Company. Perley also read an undated memorandum "handed to Dr. Clark two or three weeks ago" from D'Arcy Leonard. It stressed

that:

We believe that the soundest housing scheme would be one that would enable the existing mortgage lending institutions to lend up to eighty per cent on approved new houses, in approved locations, to be built for home owners.... If approved, a loan up to an amount of eighty per cent of the value of the property would be made by a lending institution, of which sixty per cent would be supplied by the institution and twenty per cent by the government. The government's contribution would be in the form of a cheque handled by the lending institution so that the borrower would have only the one organization to deal with himself. 82

While Leonard's memorandum could still the opposition of a former Liberal Minister of National Revenue, it only increased the suspicions of the Labour and United Farmer members. A. A. Heaps, a member of the housing committee, and like his parliamentary colleague Woodsworth a leader of the Winnipeg general strike, noted that Leonard's memo was "prepared before the bill was drafted." He believed that "perhaps some well-to-do individual may avail himself of a certain amount of low rate interest money to build a house which otherwise might not be built; but that will in no shape or form, deal with the acute problem of housing." He urged the government to lend directly to municipalities at a three percent interest rate and undertake a program of housing rehabilitation. Stressing that these measures were also recommended in the Housing Committee's report, Heaps concluded that there was as much in common between it and the proposed legislation, "as there is between a pig and pig iron." 83 Similar views were expressed by George Coote,

who called for a federal loan of \$100 million for low income housing, to be loaned at two percent interest. H. H. Stevens, now Reconstruction Party leader, pointed out that even after the government's Economic Council had decided what was the best program to provide improved housing for low income groups, that the act made no provision for the implementation of their recommendations, in terms of undertaking actual housing projects.⁸⁴ The most direct attack on the private marketplace ethic underlying the government's legislation came from William Irvine, a C.C.F. socialist M.P., of the United Farmers of Alberta. In response to the promised employment benefits to be gained from the legislation, Irvine stated that:

it would be a foolish policy to build houses just to give people jobs. If the houses are required, and, sir, if they are required then I suggest that there is not any monetary policy that should prevent them from being built. I want to state in connection with this bill a principle which has been enunciated from this corner of the house from year to year. It is this: if there is a human need for certain services, and if it is physically possible to produce those services then it is always financially possible and financially advisable to provide those services.

Irvine drew attention to the failure of the private market, noting that, "just as the grain trade fell down in the marketing of grain, so have the private builders and contractors failed to provide houses for the people." He characterized the legislation as "merely a shot in the arm of the capitalist system" and providing moreover only, "ten grains of pep, not enough to raise the arm or furnish a single kick." Irvine

called for a \$300 million housing program, under which these housing funds would be paid back to the government according to the rate at which the housing stock constructed through the program deteriorated.⁸⁵

The passage of the Dominion Housing Act in 1935 is a picture of sustained contrasts. The growing public housing movement, Church's original motion, the testimony and unanimous report of the parliamentary housing committee all pointed to the adoption of a comprehensive housing policy with particular stress on providing quality, low rental housing through publicly subsidized projects. However the chief architects of the DHA, Prime Minister Bennett, W. C. Clark and the financial institutions represented by D'Arcy Leonard, clearly regarded such a program with distaste. [The program they devised repaired the private market, ravaged by mortgage foreclosures and provincial moratoria, through the federal government's provision of a subsidized rate of interest for the purpose of homeownership. In contrast to this generous pump priming of primary benefit to the affluent, low income families in need of better shelter received only the promise of the creation of an Economic Council which would further study ways to meet their housing needs.]

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The Revival of 'Privatism' in the Operations of the Dominion Housing Act.

The operations of the Dominion Housing Act were conducted

in a manner that almost parodies the concept of privatism. Even its extremely limited provision regarding the further study of providing adequate low rental housing remained a dead letter. The Economic Council's sub-committee promised by the DHA was never formed. Bennett considered a proposal that this sub-committee include: Professor E. J. Urwick, Percy Nobbs, Noulan Cauchon, W. C. Good, United Farmers of Ontario leader, J. C. Reilly, Canadian Construction Association, A. R. Mosher, President of the All-Canadian Labour Congress, Mrs. Plumptree, H. F. Greenway, H. H. Vaughan of the Engineering Institute of Canada, W. S. Maxwell, President of the Royal Architectural Society of Canada and S. Frank Beer. Perhaps the best indication for the failure of this committee to get off the ground was that the list was headed by W. C. Clark as the committee's financial expert. Clearly his views on housing would have set him in diametrical opposition to the entire committee, with the exception of Beer, whose inclusion appears to have been a throwback to another era.

The operations of the Dominion Housing Act were largely confined to the exclusive residential districts of major metropolitan centers. No loans were made in the province of Alberta and only two in the province of Saskatchewan, although as the 1931 census indicated these provinces had the worst overcrowding in the nation. Of the forty loans registered during the first year of its operation in Toronto, virtually all were located in the wealthy residential districts of Forest Hill,

the Kingsway, Stewart Manor, Cedarvale and North Toronto. The average loan under the act was \$6,300 for the total of 4,900 units produced with its aid from 1935 to 1938.⁸⁷ Lending companies did not behave in a more socially amenable way, despite the government's contribution of a subsidized rate of interest. This can be clearly seen from Nicolls' report to W. C. Clark after he manned the Dominion Housing Act booth at the C.N.E. in the summer of 1935. Nicolls told Clark that he observed how:

Many spoke of open hostility on the part of loan company officials, a hostility exemplified even in the manner with which they received applicants for Housing Act loans. I heard stories of officials who openly stated that they disliked the Housing Act, giving such reasons as "the excessive amount of red-tape," the fact that it meant tying up their money for ten or more years, the clerical work involved in the monthly payments, etc. Even where the lending institutions have acted in all sincerity when turning down applicants, they have done considerable damage to the Act by not giving the applicant a satisfactory--or indeed any--reason for the refusal. Granted that they have sound reasons for black-balling certain areas, nevertheless considerable injustice has been done in individual cases where the security seemed to be quite adequate, the only obstacle being that the applicant proposed to build in one of the rejected areas. I would like to stress the importance of this particular group. Respectable and sincere, and seemingly with financial standing, they are embittered at their failure to obtain a loan, and easily convince others that the Dominion Government, in the words of one of them, "is humbugging the public with the Housing Act." 88

Such geographic discrimination was coupled with a refusal

of lending institutions, in Nicolls words, to extend loans to, "the home owner who needs most assistance...the low wage earner." Nicolls told Clark that as late as November 1935, lending institutions gave only two loans below \$4,000.00. Nicolls noted that the \$3,000.00 "minimum cost house", would not be extended to DHA loans by lending institutions. This was due to their rapid depreciation caused by "poor design and cheap materials." Nicolls believed this could be offset by a design competition and advertising campaign. Eventually improved standards of design sponsored by the federal government played a part in raising the proportion of DHA homes to 33.68 percent (only 1,783 dwellings) in the range desired by Nicolls.⁸⁹

It is difficult to determine the role of advertising. However it is evident that the DHA advertising gave a strong sense of the "privatism" in Canadian housing policy. Spending money gained the status of a patriotic duty, for in the words of one brochure, "it is the greatest opportunity ever offered to help your neighbour by helping yourself." It would "bring a speedy end to unemployment by making it possible for every worthy Canadian to own a home of his own." Even the "red-lining" behaviour of investment institutions was justified since, "In every community there are streets and districts where property values will be steadily increasing for years to come, other districts where the trend is downward."⁹⁰ Apparently such hype had some effect; Nicholls noted in a September 1936 article that one of the chief benefits of the act

was that Canadians had become "house conscious." 91

By having encouraged lending companies to virtually write the Dominion Housing Act, Clark became relatively weak in his ability to encourage them to move in a more socially responsible manner, even with such "bribes" as government subsidies. On December 6 1935, Nicolls told Clark the results of his December 4 1935 meeting with the Dominion Mortgage Investments Association. He concluded that:

They do not care to be placed in the position of the Government bonusing them for accepting loans that they otherwise would not consider. If they are to accept these loans they think the borrower should, and they say from experience will, be glad to pay this cost. 92

In order to encourage loans outside major urban centers, Clark would have to resort to government mortgage guarantees in the National Housing Act of 1938. 93

The Dominion Housing Act was so commonly exploited by an array of private interests as to be ineffectual in terms of serving any broader social purpose. Often these private interests interacted in conflicting ways, encouraging paralysis in the federal housing program. The Vancouver Sun noted that one reason lending institutions "have fought shy of the Act" was that "it was subject from the start to attempts at exploitation" by companies that were formed soon to "fold up" after making "applications under the Act for loans to the extent of 100 to 130 percent of the value of the property to be built. 94

In a trip to the Maritimes in the July of 1936 Clark encoun-

tered such obstacles as the inclination of the Prince Edward Island Sun Life agent only to make loans for new houses if the lumber was purchased from his firm.⁹⁵ In Port Arthur Clark found that lending companies would not use the federal legislation since "they were able to get eight percent on ordinary loans there and they did not see why they should break the market by loaning under the Housing Act at five percent." Clark told H. C. Dunning the Minister of Finance that "It is unfortunate that the companies take this position, but I do not know of anything further I can do."⁹⁶

Lending companies refused to make loans in Alberta, but there were ample applications from local builders. They were able to pressure the Social Credit to exempt DHA loans from provincial mortgage moratoria laws. However as the President of the Edmonton Builders' Exchange confidentially wrote Clark this failed as the lending institutions had "no confidence in this Government."⁹⁷

The 'privatism' that shaped the operations of the DHA is well expressed in the correspondence between W. C. Clark and D. B. Mansur, who at this time served as Inspector of Mortgages for Sun Life. Mansur noted in an August 1936 memorandum:

To my mind, there is no doubt that whereas many companies signed the form of Agreement they had no intention of making a loan under the Act, believing that acquiescence to the Government necessary to keep the Government from direct lending. For instance a Trust Company in Montreal is an

approved lending company under the Act and from direct competition with the company, which has never made a Dominion Housing loan and apparently has no intention of ever making a Dominion Housing loan, we find that the object of their having registered as an approved lending institution is that they wish as many applications, examine the applications to determine whether any are select enough to be considered as a loan to be made directly by them without the aid of the Act. In the event of their finding applications select enough for direct loan, the borrower is told all the various features that are unfavourable to him should he make a loan under the Act, with the result that the Act has got a name in Montreal of being very cumbersome, and the Montreal lending company who is trying to further the Act meets with criticism, the result of propaganda of the company which is not co-operating with the Department of Finance.

He concluded that, "the attitude of all the lending companies, with the exception of four or five, has been to throttle the Act but to keep it in operation so that no other measure of a more disastrous character can be brought into force." This attitude, Mansur believed, "might well justify the Department of Finance going into direct government lending." Moreover Mansur was quite frank in his diagnosis of this situation and told Clark that "although the Act has a reputation of being benevolent legislation it is not the intention of the lending company nor the Department of Finance to lose any money on loans under the Act."

Clark's response to Mansur's criticism of the DHA actually serves to highlight the role that private interests played in the shaping of government housing legislation. Clark wrote that,

perhaps it is not quite fair to say that the greater portion of the money advanced under the Act has been to individuals for whom the benefits of the Act were never intended. We desire to encourage building, and I suppose the building of high cost houses meets this objective more effectively than the building of low cost houses.

In response to a comment by Mansur regarding the relative lack of advertising promoting the DHA, Clark noted that:

Frankly, the reason that we have not engaged in any widespread publicity campaign was the fact that it would have done more harm than good to have stirred up widespread public demand for Housing Act loans if the mortgage companies were not willing to co-operate. The "neck of the bottle" has been not the public demand for Housing Act loans but the co-operation of the lending institutions. 99

Among the most telling criticisms of the DHA came one from the Canadian Construction Association, which had been looking forward to a public, low rental housing scheme along the lines of the American Public Works Administration experiment. The association's president J. Clark Reilly sent to W. C. Clark ~~a letter from one of his fellow executive members that noted~~ that 90 percent of Canadians had incomes of less than \$1,500 per year and so could not even afford the minimum cost houses that could be financed under the Act. It was stressed how "it seems strange that Canada, with such an opportunity to profit by, should propose a housing bill such as this which disregards experience, years of study and actual results which have been obtained in other countries." Reilly's correspondent concluded that:

Whereas the construction industry anticipated

a building revival and the low wage earner expected relief from unsanitary living conditions, both are doomed to disappointment. As the bill now stands, the construction industry will receive no benefit whatever and the slum dweller will continue to dwell in the slums with conditions gradually becoming worse, all because a short-sighted government will not give us a housing act worthy of the name. 100

The passage of the Dominion Housing Act of 1935 did, as George Stanley pointed out, mark the birth of the final acceptance of the housing of Canadians as a responsibility of the federal government. However this was done in the context of a "Non-Policy" in which the federal government intervened in the private market, without insuring that those in greatest need received a better standard of shelter as a result of government activity. Moreover even this limited measure came later than in any country in Europe or North America. The supreme irony is that this government-assisted marketplace approach came in response to a widespread shift towards values which responded to the requirements of human life, in place of the 'privatism' orientated towards the pursuit of profit. Increasingly the health of the community became measured in terms of the adequacy of shelter, replacing such previously heralded pecuniary indicators as the level of land capitalization and the velocity of real estate transactions. It had become respectable to advocate what had been heretical as late as 1932. In such unlikely forums as construction associations, municipal councils, architects' journals, social workers' conferences, board of trade meetings as well as trade unions, the

principle that the entire community was injured when one segment was inflicted by wretched accommodation was widely proclaimed. It was even stressed that this situation could only be overcome through the provision of subsidized low rental housing. However this awakening of social workers, construction companies, architects, trade unions, planners and municipal politicians served merely to strengthen the private market, which they sought to supplant with a more humane society which assured every citizen a decent level of shelter. Their pressure for a socially sensitive federal housing policy had only served to indirectly foster the DHA which primarily served the country's lending institutions, speculative builders and the middle class.

Chapter Five

Epilogue: Reflections on the Social Failure of Canadian Housing 'Policy': 1936-1980.

To obtain an adequate understanding of the continuing political process responsible for Canadian housing programs after the formative 1935 legislation, a separate monograph examining the available but still under-utilized papers of political leaders and government departments would be required. However as the general philosophy behind federal housing interventions and their subsequent social consequences are more readily apparent, some valuable conclusions can be drawn from the secondary literature in this field.

In considering social consequences it is vital to appreciate that while federal housing efforts expanded quantitatively during the post-war era, they remained constrained by the same narrow vision that was so evident in the earlier shaping of the Dominion Housing Act. This growing state intervention, accompanied and stimulated the increased concentration of power in the property industry, as the form of Canadian cities became increasingly moulded by the whims of giant land development corporations. Consequently the old conflicts between dissident advocates of housing as an instrument of social policy and the well entrenched supporters of housing production as an incidental by-product of the pursuit of profit, became coloured by a nostalgia for the past.

The very interests that benefited from the assisted marketplace approach of public policy, depicted the increased role of government as the major source of housing ills. Likewise critics of this policy, viewed the past as a relatively golden age, as if a dramatic turning point had emerged with the increased scale of government intervention at the end of the Second World War.

James Lorimer, one of the most determined and insightful critics of contemporary Canadian urban development trends, is representative of this tendency to depict a dramatic departure with the arrival of peace in 1945. This is most apparent in his depiction of the rise of 'the corporate city', which he notes is "designed not to provide a humane and liveable city, but rather to maximize the profits to be made from urban land and to capture as much control over the process of urban development as possible for the development industry." Lorimer sees the principle components of this pattern of urban development as "the corporate suburbs, high-rise apartments, suburban industrial parks, office towers and shopping centers". These he believes, comprise building forms "introduced to Canadian cities after 1945 and perfected by thirty years of practical experience."¹ Lorimer carefully details how 'the corporate city' serves to create significant distortions in the Canadian economy and impose heavy social costs. His most controversial calculations in this regard have been over the immense profits ma-

de in the sale of suburban residential lots. Through comparisons of lot prices in public landbanks as the Malvern Assembly and corporate suburbs such as Erin Mills, Lorimer was able to illustrate that if developers' profits were restricted to a rate of return of ten percent, the prices of new suburban homes could be reduced by amounts ranging from \$7,000 to \$24,000 in most Canadian cities.² When the additional amount of mortgage money consequently required is also taken into account, the heavy burden on a Canadian economy short of sufficient capital for manufacturing investment becomes apparent. Lorimer found that some \$17.4 billion was drained unproductively from the Canadian economy in the first seven years of the 1970's alone as a result of such inflated land prices.³ Additional costs of the 'corporate city' include the destruction of existing useable building stock and the wasteful extension of service infrastructure to accommodate urban sprawl. For example, a modestly modified pattern of compact growth, in Vancouver alone, would result in a saving of \$900 million over ten years.⁴

Lorimer depicts the high rise apartment as the counterpoint to inflated suburban housing prices. These structures, all surveys conclude, are unpopular among their own residents as their physical design discourages social relations among tenants. Also existing neighbourhoods are often destroyed by land assembly techniques which often amount to terrorist tactics as arson, random demolition of buildings and the in-

stallation of motorcycle gangs as tenants. Lorimer traces the origins of high rise apartments to the heavy subsidies provided by the federal government and the pioneering of this architectural type in the public housing projects of Toronto, Ottawa and Hamilton.⁵ Throughout his analysis Lorimer stresses the critical role of government in the creation of 'the corporate city' and places particular emphasis on federal housing policies.

In regard to the formulation of housing policies, Lorimer places great importance on decisions made in the 1945 period, seeing the federal government's penchant for large scale land development corporations arising from the achievement made by Wartime Housing Limited in planning entire communities. Lorimer depicts this policy as emerging from "an unlikely but powerful coalition." This included such "spokesmen for corporate business in the federal cabinet", as C. D. Howe, "left orientated social policy figures", as Humphrey Carver and also "powerful senior Department of Finance mandarins whose job it was to manage the post war economy so as to ensure full employment and avoid any recurrence of the Depression of the 1930's."⁶ The basic error in Lorimer's assumptions lies in focusing on the immediate situation in 1945. W. C. Clark, who more than any other federal policy maker epitomizes the advocate of 'the corporate city' did not come to these views as a result of the immediate war-time and post war situation. This is well illustrated in

his 1930 book which takes the concept of "the corporate city" to its zenith. This book's proposals for large scale corporate ownership of urban land, skyscrapers that aim at achieving the status of self-contained cities, linked to major arterials by special express runways and joined together through elevated sidewalk arcades, appear almost as a parody of the most lurid nightmares of the technocratic, dehumanized and mechanized megalopolis.⁷ Clark in outlining this scenario was not depicting a solely personal prophecy, but made detailed references to some of the most respected urban planners of his day. He noted with approval Adams' Regional Plan of New York provisions for expressways, bridges and tunnels remarkably similar to what Robert Moses would transmit from paper to concrete reality. Another expert favoured by Clark for his proposed 'drastic methods' to improve transportation was Miller McClintock. McClintock's urban vision was most vividly unveiled by the General Motors 'Futurama' exhibition at the 1939 World's Fair. In this model covering nearly an acre in extent, the urban region of the future was depicted as a sprawling metropolis, in which four level streets, expressways and one direction seven lane highways linked together skyscrapers that were a quarter mile high, a city block wide and topped with airports.⁸ These urban visions of Clark, McClintock and Moses were the products of determined and imaginative individuals, but their success in promoting this urban form

came about because it complimented the interests of powerful social groups that benefited from the maximization of land values. Clark's collaboration with D'Arcy Leonard in writing the DHA of 1935 was part of this pattern. Although their mutual desire for land development firms in which lending institutions could invest with confidence was not achieved at this time, it would be realized with the return of prosperity after the Second World War.

The enormous profitability of suburban residential lot sales, which is cited by Lorimer as one of the most characteristic elements of 'the corporate city', is itself nothing new to the post-1945 era. Its high rate of return was noted by Michael Doucet in his study of mid-19th century land developers, as was the rise of the real estate syndicate.⁹ This unusual profitability was even cited by Hamilton City Council, to lure outside investment in 1913 and was observed by even the Financial Post as a threat to middle class ambitions¹⁰ for home ownership around this time. The pattern of the real estate 'boom' characterized by hurried extensions of servicing infrastructure, rapid inflation of real estate values, enormous over subdivision of land, to be followed by the 'bust' resulting in the loss of land for taxes and wide swaths of streets with utilities and lamp-posts turned into cow pastures were features of Canadian urban life that appalled even moderate land use planners such as Dalzell and Adams. Although their remedies which called for servicing

of land by developers instead of municipalities, have evidently done little to end inflated lot pricing, Lorimer's contention that the rise of such large companies is the cause of high land prices is also somewhat refuted by the wild real estate booms that rocked cities such as Winnipeg in 1883 as a result of the mania of small competing land subdividers.

However the presence of escalating land prices in the complete absence of any planning regulations and extremely over zealous servicing by local government even more effectively refutes Lorimer's critics who have maintained that the simple existence of such regulations and a shortage of servicing is the cause of price inflation. The most sophisticated publication of this school is Down to Earth, the report of the federal-provincial task force on the supply and price of serviced residential land. This study which provided the rationale for the federal government's abandonment of land banking, concluded that "legitimate concerns over environmental issues, servicing standards, development patterns and densities have led to restrictions which underlay the lot supply shortage during the boom." (the 1970-1975 period) It asked rhetorically "why regulate land to build on; for example, the greater Metro Toronto area has almost 700,000 acres of vacant land which could theoretically take 9,000,000 people." ¹¹ The absence of any planning regulations during the economic booms of the past

did not lead to lower land prices; they did however, contribute to severe health and fire hazards as well as waste of public funds for unnecessary servicing and the premature loss of valuable farm, forest and recreational land. The difference between past booms and that experienced in the early 1970's is that when the boom was over housing prices did not dramatically drop but became stabilized.¹² This perhaps more than any other factor illustrates Lorimer's contention as to the advent oligopolistic concentration in the suburban land development industry.

Indeed the extent of the debate on residential land prices reflects the growing significance of the land development industry. The unusually high profitability of suburban land sales in periods economic prosperity was, prior to the Second World War, an accepted fact of business life, not a topic for scholarly and media debate. Critics of the real estate industry included such respectable associations as the C.M.A. and the Canadian Construction Association. In their denunciations of high land prices, the shoddy quality of Canadian housing and urban sprawl, pioneer planning advocates such as Adams and Dalzell had the support of at least critical segments of these bodies. Moreover, they did not face a body of well paid experts employed by real estate lobbying organizations such as the contemporary Urban Development Institute. Unlike earlier critics of the real estate industry, James Lorimer did not find his views well

received in the pages of the C.M.A.'s journal Industrial Canada. Manufacturers themselves did not take up his argument that industry was being drained of capital by high land prices. This reflects the strong position that land development corporations hold in the Canadian economy, so that any fundamental attack on their role would appear nearly indistinguishable from a critique of the capitalist system itself. Canadian Pacific in control of Marathon Realty, also controls Algoma Steel, Dominion Bridge, Pan Canadian Petroleum Ltd. and has a minority interest in Panarctic Oils. The Bronfman family in control of Cadillac Fairview and the Trizec Corporation as well in partial ownership of the McLaughlin land development empire, has other multifold interests in addition to distilling. These include the Industrial Acceptance Corporation with \$2.5 billion in assets, soon to become the sixth largest chartered bank, Range Oil Ltd., Astral Films, Canadian Cablesystems, G. M. Resources and Bow Valley Industries.¹³ The Hudson's Bay Company controls Markborough Properties a large multi-purpose land development corporation. The Bay itself is part of the K. M. Thomson group that controls the Robert Simpson Co., Zellers Ltd., both the Scottish and York and Victoria insurance companies as well as the Thomson newspapers.¹⁴ Genstar Ltd., a Belgium controlled conglomerate in addition to its land development activities controls a dominant share of the cement and home-building materials industries and a

major share in Petrofina petroleum.¹⁵ Indeed so powerful are the economic interests in control of the land development industry that it is unlikely that they would be brought under social ownership, unless as a result of an avowedly socialist political movement.

The recent distortions caused in the Canadian economy as a consequence of inflated housing prices are typical of a pattern going back into the British colonial era. The C.P.R. selected its southerly route for the shorter length it afforded to British Imperial trade, in addition to the advantages it gave to land speculation. The advantages in terms of speedy agricultural settlement, that Fleming's northern route through fertile lands and populated areas provided, were overweighed by considerations of land speculation and imperial commerce. It was found that this Canadian route to Asia was some twelve days faster than the Suez route, therefore establishing a key transportation link for the entire Empire.¹⁶

~~At the same time as Canadian resources and manufacturing were being developed by a considerable extent by imports of foreign capital, Canadian financial institutions assisted major capital exports largely in the fields of utilities and transportation. The Grain Growers' Guide in 1913 commented on the pattern of federal subsidies to private business in the forms of land grants, bonuses, borrowing guarantees and iron and steel bounties with a capsule comment on the \$15,640,000 in subsidies awarded to Mackenzie and Mann. It observed that this was:~~

thirty-one times greater than the entire grant to agricultural development, and they spend it buying coffee plantations in Brazil, wheat lands in the Argentine, or on a picnic excursion to the Fiji Islands. 17

Canadian business historian Tom Naylor has suggested that the "literally golden age" of such foreign investment passed with the First World War.¹⁸ However with the rise of the large Canadian land development corporations such capital export schemes proceed past the era of Mackenzie and Mann. In 1978 alone some two billion dollars was invested in the United States by Canadian developers, most of the financing for these projects coming from Canadian chartered banks.¹⁹ Lorimer does conclude, despite his stress on the specific events of 1945, that the rise of powerful land development corporations is an especially "Canadian success story." He observes that it is part of a pattern of powerful Canadian controlled financial real estate-commercial sectors, while resources and manufacturing have been left to the control of foreign investors. The export of capital for real estate development reflects the peculiar overdevelopment of this economic sector in contrast to manufacturing. In 1978 the Financial Times frankly observed that:

Understandably, industry spokesmen are not hasty about pointing out that profit levels are usually lower in the U.S. and the attractive thing about the American market was that it offered opportunities for new projects whereas most Canadian cities were overbuilt and offered insufficient opportunities to use up the developers' available cash. 20

Indeed it is this very admitted overdevelopment of the Canadian land development industry, which best reveals the social failure of the nation's housing policies. For what has been 'overdeveloped' is not the supply and quality of housing and other aspects of the built environment in relation to human needs, but the ability of the industry to obtain new sources of profit. Indeed the corporate city pattern of development entails enormous wastage in economic, social and human terms to pay for the profits that consequently accrue not only to land development but to energy and transportation related corporations as well. Typical of the vested interests in energy wastes, was Gulf Oil's decision to construct a residential development on the South Shore of Montreal too far from the city to make transit economically viable. A typical builder of single family homes could reduce his product's heating costs by fifty percent simply by investing \$700 to \$1,000 more in such conservation measures as storm windows, extra insulation and caulking; which is only a miniscule fraction of the inflated profits made by developers on lot sales. The wastage of energy is a fine example of CMHC's land use analyst Peter Spurr's comments on how present urban development trends amount to a "horrendous, deliberate, short-term exploitation of the planet."²¹

The most specific example in the continuing placing of the objectives of profit over human needs for improved shel-

ter is the continuing inability of low income groups to secure adequate accommodation without sacrificing other necessities of life. This was noted by the CMHC Task Force on Low Income Housing which found on the 1961 census data that 500,000 dwelling units were inadequately heated, needed plumbing or required repairs. It stressed that these census figures should have been viewed as minimal estimates, as they were always revealed to be conservative figures when compared against more intensive municipal housing surveys. One such survey for the city of Montreal found that in 1962, 16 percent of the city's dwellings were "not habitable", while 48 percent were "repairable" and that only 30 percent were "satisfactory". The Task Force also noted that 400,000 households were spending over 40 percent of the income on rent and were consequently living "on the very edge of subsistence." Larger low income families were found to endure cold and overcrowding in order to have more money for food, clothing education and medical expenses. Rural areas were found to hold disproportionate share of inadequate housing as 16 percent of dwellings lacked running water, while 41 percent were without central heating and 16 percent without flush toilets. The worst housing conditions were found among native peoples. A study of Saskatchewan Metis housing found that 52 percent of the units examined had less than 500 feet of floor space, 82 percent lacked both running water and flush toilets, 22 percent were in need of major repairs

and another 60 percent classified as "forget it".²³ As a consequence of such conditions the CMHC Task Force concluded that:

Perhaps as many as one third of all Canadian households are badly housed, in the sense of living in housing in need of substantial repairs, in neighbourhoods with inadequate community services, in overcrowded dwellings, in housing which is too expensive for their means, in rental projects where they have inadequate control over their own living environments. ²⁴

Federal housing policies since 1972 have moved in an even more regressive direction than that described by the Low Income Housing Task Force. Innovative non-profit and co-operative housing programs were developed, but since measures were not accompanied by the provision of a shelter allowance they have become inaccessible to low income groups. While a proportion of such units are often subsidized to gear rents to income, their production has been too low to provide the same degree of social assistance that the public housing program gave during its brief expansion from 1965 to 1970. Attempts to provide low rental housing through developers building for profit continued as 'Limited dividend' housing was replaced by the 'Assisted rental' scheme. Under this program only 30 percent of the \$194.00 monthly subsidy went to the tenants, the rest benefiting developers and investors.²⁵ All these various efforts to provide improved shelter to low income persons were over-

shadowed by the programs designed to facilitate middle income aspirations for homeownership. Substantial funds flowed into these schemes which helped to make possible the payment of the inflated prices of housing lots. Dr. George Fallis in a study Housing Programs and Income Distribution in Ontario conducted for the Ontario Economic Council, noted that:

By the mid-1970s massive subsidies were being offered to middle-income households with seemingly little attempt to measure the equity of the entire housing policy. A bewildering array of new programs was mounted with changes announced almost weekly. Old programs were modified, or allowed to continue, but seldom abandoned as new programs emerged. In early 1975 it was impossible to obtain even a list of existing programs.

Fallis also observed that:

The benefits under the recent homeowner-ship programs are extremely generous, much larger than the benefits under the rental programs. This contrasts sharply with the public perception of rental programs as generous welfare giveaways. In reality, the most generous welfare is available to middle and upper-income homeowners. 26

Perhaps W. C. Clark best symbolizes the essence of the federal government in housing. Clark was the tireless civil servant continually cajoling the financial institutions, persuading them to act where their own interests lay. His housing concerns focused on the need for residential housing development to be undertaken by private enterprise working for profit and the issue of who should benefit from publicly sup-

ported construction always relegated to a secondary status. His vision of skyscrapers was reflective of the class divisions of society, for as he noted with approval, the highest paying tenants always were rewarded with an office at the top of the tower. Bigger buildings and bigger corporations meant invariably better ones; he could not conceive of a large scale urban planning disaster, only the faults of selfish behaviour by petty and shady operators. His obituary notice indicated his precepts were "as workable as a V-8 engine" and that it is difficult to tell the difference between "Clarkism and Canadianism"! To paraphrase Lorimer the triumph of 'Clarkism' was indeed too Canadian a success story as it denied community values, wasted resources and drained them from more productive areas and served to enrich further the already prosperous, in the hopes that the benefits would trickle down to the rest of society, to be part of a meager fare that was supplemented by occasional gifts to which the recipient was always to be made ashamed.

Appendix

The Evolution of Canadian Housing Problems and Policies (1900-1935).

A - Tables

- I. The Creation of a Housing Crisis (1900-1912).
- II. Pre-War Attempts at Reform (1913-1914).
- III. The Consequences of Wartime Inaction (1914-1918).
- IV. Post-War Government Housing Intervention (1918-1923).
- V. The Hasty Retreat from Government Involvement (1924-1931).
- VI. The Advent of the Dominion Housing Act (1932-1935).

B - A Chronological Bibliographic Guide

- I. The 'Privatism' of the Process of Canadian Urbanization (1817-1912).
- II. The Failure of Efforts to Reform and the Deepening Housing Crisis (1913-1923).
- III. The Recovery of the Residential Construction Industry and the Retreat from Government Involvement (1914-1931).
- IV. The Origins of the Dominion Housing Act (1932-1935).

THE CREATION OF A HOUSING CRISIS (1900-1912)

The Housing Situation	Response of Lobbies	Provincial and Municipal Response	Federal Study	Federal Action
<ul style="list-style-type: none"> - Rents and overcrowding rapidly rise; rents up 62%, wages increase by 44%; emergence of "dark rooms" and "white mice architecture" as houses are converted to multiple use and subletting increases. 	<ul style="list-style-type: none"> - Property industry calls for zealous extensions of transit and utility lines for fast suburban growth. - Social work professions urge the regulation of poor housing and education of the slum dweller. - A few far-sighted manufacturers and philanthropists support limited dividend housing. 	<ul style="list-style-type: none"> - Accede to requests for over-extension of services. - Employ regulations for eviction in cases of overcrowding and for demolition to deal with unsanitary housing. 	<ul style="list-style-type: none"> - Dr. Charles Hodgetts examines housing conditions, urges slum clearance, planned suburban development, building regulations and Town Planning. 	<ul style="list-style-type: none"> - Creates Commission of Conservation in 1909; by 1910 its Public Health Committee begins to encourage slum clearance and town planning.

PRE WAR ATTEMPTS AT REFORM (1913-1914)

Housing Conditions	Response of Lobbies	Municipal and Provincial Response	Federal Study and Action
<ul style="list-style-type: none"> - Speculative bubble bursts, vacant lots fall into municipal hands for taxes, wastage of past sprawl, over servicing made manifest. - Overcrowding increases due to greater unemployment caused by 1913 depression. 	<ul style="list-style-type: none"> - Labour unions advocate municipal housing. - Manufacturers and philanthropists organize limited dividend companies. 	<ul style="list-style-type: none"> - City of Toronto requests province for authority to undertake a municipal housing scheme. - Quebec and Ontario approve legislation to encourage limited dividend housing scheme; however only one established in each province. 	<ul style="list-style-type: none"> - Earlier studies on town planning and slum clearance continued. - Canadian wide town planning conference organized in 1914. - Thomas Adams appointed Town Planning advisor.

THE CONSEQUENCES OF WARTIME INACTION (1914-1918)

The Housing Situation	Response of Various Lobbies	Response of Municipal and Provincial Governments	Federal Study	Federal Action
<ul style="list-style-type: none"> - Inflation causes residential construction to decrease dramatically after 1915. - Severe overcrowding ensues, increased by wartime shifts in population. 	<ul style="list-style-type: none"> - By 1918 the C.M.A., veterans' associations and organized labour all call for government intervention to alleviate housing crisis. 	<ul style="list-style-type: none"> - Provinces pass town planning acts. - In 1918 the Ontario government sets up a Housing Commission and a \$2 million fund for municipalities to loan for new housing construction on an ownership basis. 	<ul style="list-style-type: none"> - Adams undertakes numerous studies of injurious effects of land speculation, summarized in his <u>Rural Planning and Development</u> published in 1917 - also writes articles as to benefits of an emergency wartime housing scheme; cites examples of Great Britain and the United States. 	<ul style="list-style-type: none"> - Adams assists provinces in formulating Acts. - By 1916 he calls for an emergency wartime housing program; despite such requests no action is taken and the issue was not raised in a single parliamentary debate.

THE POST-WAR GOVERNMENT HOUSING SCHEME (1918-1923)

The Housing Situation	Response of Lobbies	Response of Municipal and Provincial Governments	Federal Study	Federal Action
<ul style="list-style-type: none"> - Low level of residential construction continues till 1924 as a result of inflation. - Overcrowding continues, worsens by returning soldiers even middle class suffer; - Tenants protest evictions. 	<ul style="list-style-type: none"> - Joint Industrial Board of building trades unions and allied industries call for \$250 million housing scheme. - Hume Cronyn President of Dominion Mortgage and Investments Association opposes in House of Commons. 	<ul style="list-style-type: none"> - All provinces save Alberta and Saskatchewan, take part in federal scheme. - Union of Canadian Municipalities urges lower rate of interest on federal housing loans. 	<ul style="list-style-type: none"> - Despite Adams' praise of the federal legislation, Commission of Conservation's journal under Alfred Buckley draws attention to more socially responsive European housing. 	<ul style="list-style-type: none"> - \$25 million set aside for housing loans to provinces. - Demands in Quebec to extend provisions to duplex construction rejected. - Commission of Conservation abolished; town planning functions transferred to Dept. of Interior. - Hocken's bill based on Joint Industrial Board, fails.

THE HASTY RETREAT FROM GOVERNMENT INVOLVEMENT (1924-1931)

The Housing Situation	Response of Lobbies	Municipal and Provincial Response	Federal Action
<p>- The deflation of prices encouraged housing production to finally equal and later surpass pre-war levels; while the situation eases for the middle class widespread poor housing conditions persist. For example, 40.48% of Montrealers lived in dwellings with more than one person per room.</p>	<p>- Planners call attention to wasteful speculation and high residential lot prices.</p> <p>- Social workers largely return to pre-war approach of blaming poor for their own housing problems.</p>	<p>- Municipalities burdened with heavy debt as a result of foreclosure to housing price deflation.</p> <p>- Also as a result of poor quality of housing stock built during period of inflation municipalities have difficulty in selling it. No further interest shown in public housing schemes.</p>	<p>- Town Planning branch of Dept. of Interior emasculated; not even educational work continued.</p>

THE ADVENT OF THE DOMINION HOUSING ACT (1932-1935)

Housing Conditions	Response of Lobbies	Municipal and Provincial Response	Federal Study	Federal Action
<p>- Residential construction plummets; consequently overcrowding worsened by unemployment increases.</p>	<p>- C.M.A., construction industry, architectural, planning and social work professions form Canadian Construction Council in 1933. By 1934 it urges low cost rental housing program to relieve housing conditions and create employment.</p> <p>- This approach was opposed by the Dominion Mortgage Investment Association whose views were expressed in the DHA.</p>	<p>- Halifax Survey of 1932 calls for adoption of British principles for low rental housing. Nova Scotia legislation passed on basis of report.</p> <p>- Halifax study approach continued in the Bruce Report issued in Toronto in 1934, and in a joint Montreal study by the city's Board of Trade and Civic Improvement League.</p>	<p>- Select Committee of Parliament examines housing problems, concludes by recommending the formation of a National Housing Authority, to lend funds at favourable rate of interest for the construction of low cost housing and housing rehabilitation.</p>	<p>- DHA provides for joint loan of government and private lender with government portion of loan given at subsidized rate of interest.</p> <p>- No action taken for rental housing; provisions for further study under Economic Council of Canada later ignored.</p>

A Chronological Bibliographic Guide

1

The 'Privatism' of the Process of Canadian Urbanization (1817-1912)

The thesis' second chapter focus, on the creation of poor housing conditions as a by-product of the harshness of the Canadian path to industrialization, is taken from a variety of largely secondary sources. The pattern of the use of public funds for private profit, coupled with a neglect of the suffering of those in greatest need of better shelter during the initial canal building era, can be seen in John Jackson's St. Catharines Ontario: Its Early Years, Geoffrey Bilson's article "Cholera in Upper Canada" in the 1975 edition of Ontario History Review and in Hugh Aitken's "The Family Compact in Upper Canada" reprinted in J. K. Johnson's Historical Essays in Upper Canada. H. C. Pentland has dealt with this theme in a variety of articles. These include "The Role of Capital in Canadian Economic Development Before 1875" in the 1950 edition of the Canadian Historical Review (hereafter CHR) and "The Development of a Capitalistic Labour Force in Canada" in the 1959 edition of the Canadian Journal of Economics and Political Science and also in "The Lachine Strike of 1843" found in 1848 edition of the CHR.

A larger variety of secondary sources is available for an understanding of the role of private values in politics

James Lorimer describes as the consequences of "The Corporate City" was part of Canadian urban life long before 1945. The sense of the harshness of the domination of the community by the private values of the ruling elite shared by Ricker, Katz, Doucet and Freeman was born out by my own examination of the Hamilton City Council minutes in the Marjorie Campbell Freeman Papers, the Special Collections' section of McMaster University's Mills Memorial Library and through reading the Hamilton Spectator from 1869 to 1871. The continuing collusion between land speculation, railways and government can be seen in Pierre Berton's The Last Spike. A surprisingly frank account of the influence of land speculation on the location of the capital of the North West can be found in the 1882, House of Commons debates on the issue.

The report and much of the testimony of the Royal Commission on the Relations of Labour and Capital can be found in Gregory Kealey's 1973 University of Toronto Press edition. ~~Additional testimony relating to housing not found in Kealey's~~ edition is in John T. Saywell's Housing Canadians: Essays on the History of Residential Construction in Canada, published by the Economic Council of Canada as Discussion Paper No. 24. Saywell also has valuable material in this publication regarding the boom and burst cycle of Toronto real estate in the 1890's, a prelude to the widely over-optimistic boosterism that characterized the period from 1900 to 1912.

The period of boisterous boosterism from 1900 to the ad-

during the period of railway expansion. One unusual contemporary criticism of this pattern of government decision making is T. C. Keefer's essay on railways in Eighty Years of Progress in British North America, which was reprinted in H. V. Nelles' edition of Keefer's collected writings, The Philosophy of Railways. The predatory plundering of the railway mania of the 1850's is also carefully described in the first volume of G. R. Stevens' Canadian National Railways.

Much recent historical research on the relationship between business interests, politics and housing in 19th century urban Canada has focused upon the city of Hamilton. These include Eric Ricker's "Consensus and Conflict: City Politics in Hamilton at Mid-Century" Report Number Five, Canadian Social History Project, Michael Katz's The People of Hamilton Canada West, Bill Freeman's "The Welfare Business Hamilton Style, Our Generation, 1978, and Michael Doucet's article "Working Class Housing in a Small Nineteenth Century Canadian City" in Gregory Kealey and Peter Warrian's Essays in Canadian Working Class History. Doucet develops in considerable depth the relationship between media hype, the ties between the property industry, transport, commerce, government and the unusual profits in residential lot sales in his 1977 University of Toronto Ph.D. thesis, Building the Victorian City: The Process of Land Development in Hamilton, Ontario, 1847-1881. Doucet's observations, including his finding of the birth of the land development city, indicate how much of what

vent of depression in 1913 has been a favourite topic of Canadian urban historians. This has centered upon a debate over the nature of urban reform in this period; which has been stimulated by John Weaver's "Tomorrow's Metropolis revisited" in Gilbert Stelter's and Alan F. Artibise's The Canadian City. Among the most valuable assessments of the influence of real estate promotion over the shape of Canadian cities and on housing conditions are the writings of planning pioneers such as A. J. Dalzell and Thomas Adams. The most comprehensive works in this field in Dalzell's two volume Housing in Canada published by the Social Service Council of Canada in 1927 and Adams' Rural Planning and Development, published by the Commission of Conservation in 1917. The views of these and other early planners, such as Alfred Buckley, Noulan Cauchon and Horace Seymour, are well analysed in Walter Van Nus' 1975 University of Toronto Ph.D. thesis, The Plan Makers and the City: Architects, Engineers, Surveyors and Urban Planning in Canada, 1890-1939. Articles by manufacturers such as Thomas Roden and the public health official Charles Hastings were written in the Canadian Manufacturers Association's journal Industrial Canada. A valuable summary of these and articles in other journals such as the Canadian Engineer (published by the Engineering Institute of Canada) the Journal of the Royal Architectural Institute of Canada, the Engineering and Contract Record, Social Welfare, the Canadian Municipal Journal, (published by the

Union of Canadian Municipalities can be found in a series of bibliographies printed by the Dept. of Urban and Regional Planning of the University of Toronto. These include John Hulchanski's Thomas Adams: A Biographical and Bibliographic Guide, Hulchanski and Ian Cooper's Canadian Town Planning 1900-1930: A Historical Bibliography, Vol. 1 Planning, Vol. 2 Housing.

11

The Failure of Efforts
to Reform and the Deep-
ening Housing Crisis
(1913-1923)

The chief focus of efforts to secure better quality low rental housing for wage workers prior to the depression of the 1930's was the promotion of limited dividend housing companies. The history of the Toronto Housing Corporation, one such company, was the subject of a paper given at the 1975 Canadian Historical Association Conference by Shirley Spragge, entitled "The Provision of Workingmen's Housing, Toronto, 1904-1920". The opposition of labour to the limited dividend housing solution and their advocacy of municipal housing is stressed in Michael Piva's Concordia University Ph.D. thesis, The Condition of the Working Class in Toronto, 1900-1921. The Labour Gazette maintained a watch over the progress of limited dividend housing schemes and a chronology of these articles was prepared by Mackenzie King while Deputy Minister of Labour. It is at the Public Archives of Canada (here-

after PAC) in the King Papers, Memorandum and Notes, 1887-1921, pages 8597-8602.

Adams' unsuccessful attempts at urging an emergency wartime housing scheme are outlined by Van Nus in The Plan Makers and the City. They are evident in his Rural Planning and Development and in numerous articles in Conservation of Life and the Canadian Municipal Journal. The growing demands for an emergency wartime housing program are noted in Saywell's History of Residential Construction in Canada and Piva's The Condition of the Toronto Working Class, as is the Ontario government's creation of a Housing Commission and its emergency \$2 million fund. The 1919 Labour Gazette contains both the report of the Royal Commission of Industrial Relations and the Report of the Housing Committee of the Dominion Cabinet which outlined the post-war federal government's housing scheme. The subsequent debate on this measure provoked the first debate on housing policy in the Canadian parliament ~~which is recorded in the third volume of debates for that year.~~

The criticism of the post-war housing scheme soon moved from parliament to the pages of such journals as the Canadian Municipal Journal and the Engineering and Contract Record. In 1921 the Engineering and Contract record printed a long series of articles in 1921 featuring the Montreal critics of the federal housing act and also detailed the \$250 million housing program proposed by the Joint Industrial Board. The year 1921 also saw a lengthy parliamentary debate on H. L.

Hocken's housing bill based on this scheme. The journal Social Welfare carried many articles on housing in this period and one in particular "To Rent Without Children" written in 1920 conveys a strong sense of the housing crisis at this time.

111

The Recovery of the Residential
Construction Industry and the
Retreat from Government Involvement
(1914-1931)

There is a paucity of articles and parliamentary debate on housing in this period, which indicates in itself, the abandonment of concern for housing conditions as a matter of public policy. The few articles written on this topic in journals such as Social Welfare tend to stress the need to educate the slum dweller and to provide better land use planning regulations. The 1931 census figures reveal the continuing housing problem in this period. Harold F. Greenway's Housing in Canada published in 1941 was based on these figures, but his analysis, stressing the need for subsidized rental housing, indicates how far the nature of the solution to housing problems advocated by planners and social work professionals had changed.

The revival of the residential construction industry by the arrival of deflation in 1924 wrecked havoc upon the government sponsored housing built during a period of inflation. The poor quality of construction and shady dealings

of this program is indicated in the Minutes of Proceedings and Evidence of the Special Committee on Housing, which is summarized in A. E. Grauer's account in Housing, a study undertaken for the Roywell-Sirois commission.

1V

The Origins of the
Dominion Housing
Act (1932-1935)

The change of opinion among planners, many builders, social workers and architects after the collapse of the residential construction industry is reflected in the pages of such journals as the Canadian Engineer and the Journal of the Royal Architectural Institute of Canada. The growing acceptability of once heretical concepts such as subsidized low rental housing can also be seen in the progress of municipal housing surveys, such as the 1932 survey of Halifax, the 1934 Toronto Bruce Report and the 1935 Montreal Board of Trade and Civic Improvement League Study. The more difficult to obtain, Halifax and Montreal reports, are at the PAC, in the Dept. of Labour Papers, Vol. 3357, File 11, and the Dept. of Finance Papers, Vol. 706, File 203-1A, respectively.

The clash between the advocates of a socially responsive housing policy and those holding firm to the marketplace ethos can be seen in the Minutes of Proceedings and Evidence of the Special Committee on Housing. This division can

be further seen by the Special Committee's final report and the actual legislation. The critical negotiations with the lending corporations that produced the DHA are somewhat sparsely recorded in the Dept. of Finance Papers, Vol. 705, File 203-1A, which features significant correspondence between D'Arcy Leonard and W. C. Clark.

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